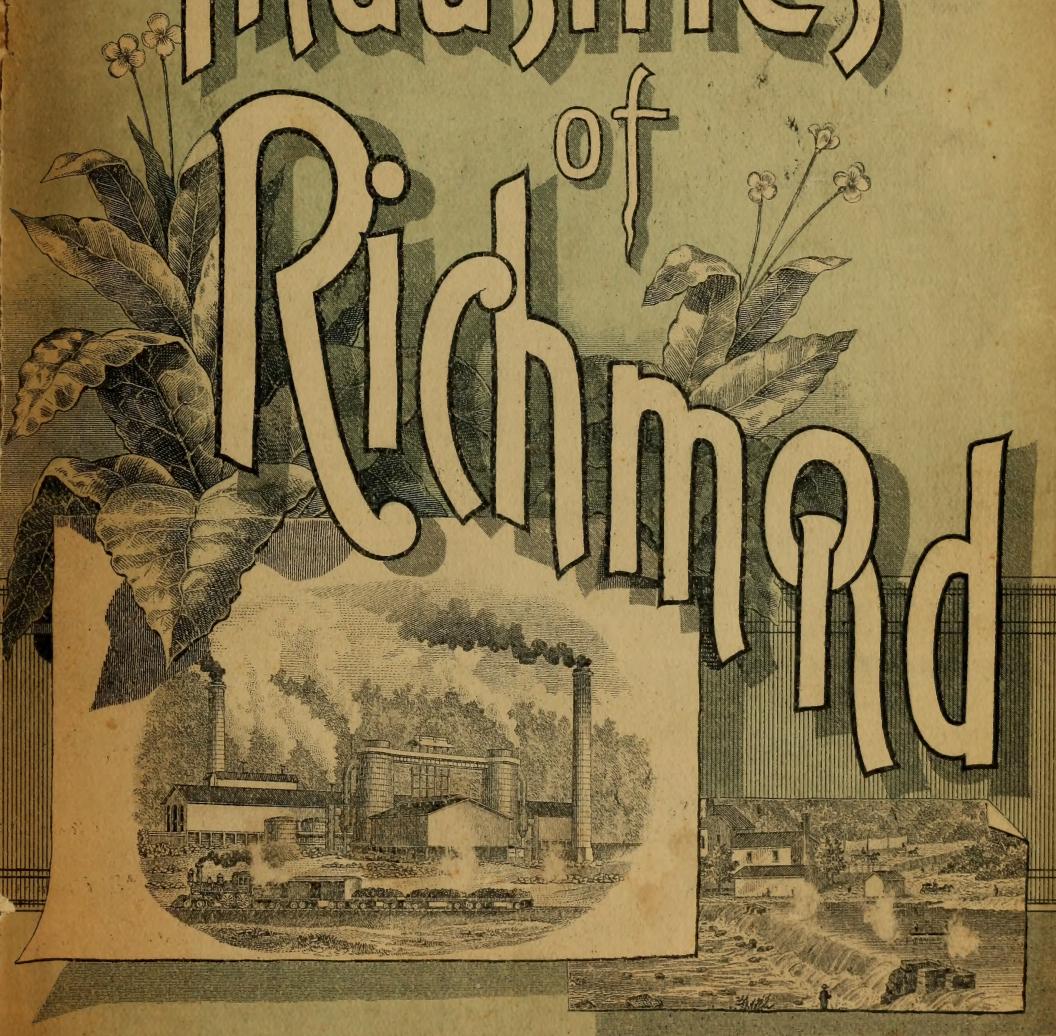


HC
108
R5W87
NMAH

The Industries of Richmond



The Metropolitan Publishing Co.
1103 Main St. Richmond, Va.

Albert Banknote & Litho Co.
St Louis & New York

OLD DOMINION

Tobacco Works

109 & 111 1/2 STS.

MANUFACTURERS OF

PLUG, CHEWING
AND SMOKING TOBACCO.

Richmond Va.

LOVE NAVY 8s 6s 8oz 16 & 20oz
20 AND 40 LB. BOXES

STATE HOUSE CHEW 6s 8-16 & 20oz
20 AND 40 LB. BOXES

LION HEAD 6s 8 16 & 20 oz.
20 AND 40 LB. BOXES

FANNY EDEL 9 INCH 4s 30 44 & 56 LB. BOXES

ROAD 9 INCH 4s 30 44 & 56 LB. BOXES

EPICURE 9 INCH 4s 30-44-56 LB. BOXES

* THE ABOVE ARE A FEW OF OUR LEADING BRANDS *

WE MANUFACTURE EVERY STYLE & GRADE 6 INCH QUARTERS 10-11 & 12 INCH 6s 5s
4s AND 3s TO THE POUND IN PACKAGES AS ORDERED

The best Styles & Grades Sun Cured Tobacco in the World

* Twist of all Kinds and Grades *

We Make Special Brands for Customers and guarantee our Work
as good as the best

MYERS, BROS & CO.

HC
108

R5W87

NMAH

P5N87
45
1236

◆◆◆◆◆ The ◆◆◆◆◆

Wood, James P.

INDUSTRIES



◆◆◆◆◆ OF ◆◆◆◆◆

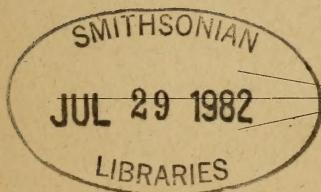
RICHMOND.



Her Trade, Commerce, Manufactures

◆◆◆◆◆ A N D ◆◆◆◆◆

REPRESENTATIVE ESTABLISHMENTS.



THE METROPOLITAN PUBLISHING CO., PUBLISHERS.

GEO. W. ENGELHARDT, Manager.

RICHMOND, VA.,

1886.

ANDREWS, BAPTIST & CLEMMITT,
Printers,
Richmond, Va.

AUG. GAST & Co.,
Lithographers,
New York and St. Louis.



PREFACE.



It has been the aim of the author, in compiling and editing *THE INDUSTRIES OF RICHMOND*, to present the public with a concise and accurate work on the many natural and artificial advantages of the city, and incidentally of the State, relative to trade, commerce and manufactures ; to note the cardinal causes that have combined to produce these results, and to call attention to present conditions and future probabilities. Except in the selection of the historical data, and the commercial, manufacturing and financial statistics which it contains, but little originality is claimed for the book, space having been permitted for the salient features of the times only.

Relying upon these merits, and on the sound judgment of the public for success, the work is committed to the press with these few words of explanation.

JAMES P. WOOD.

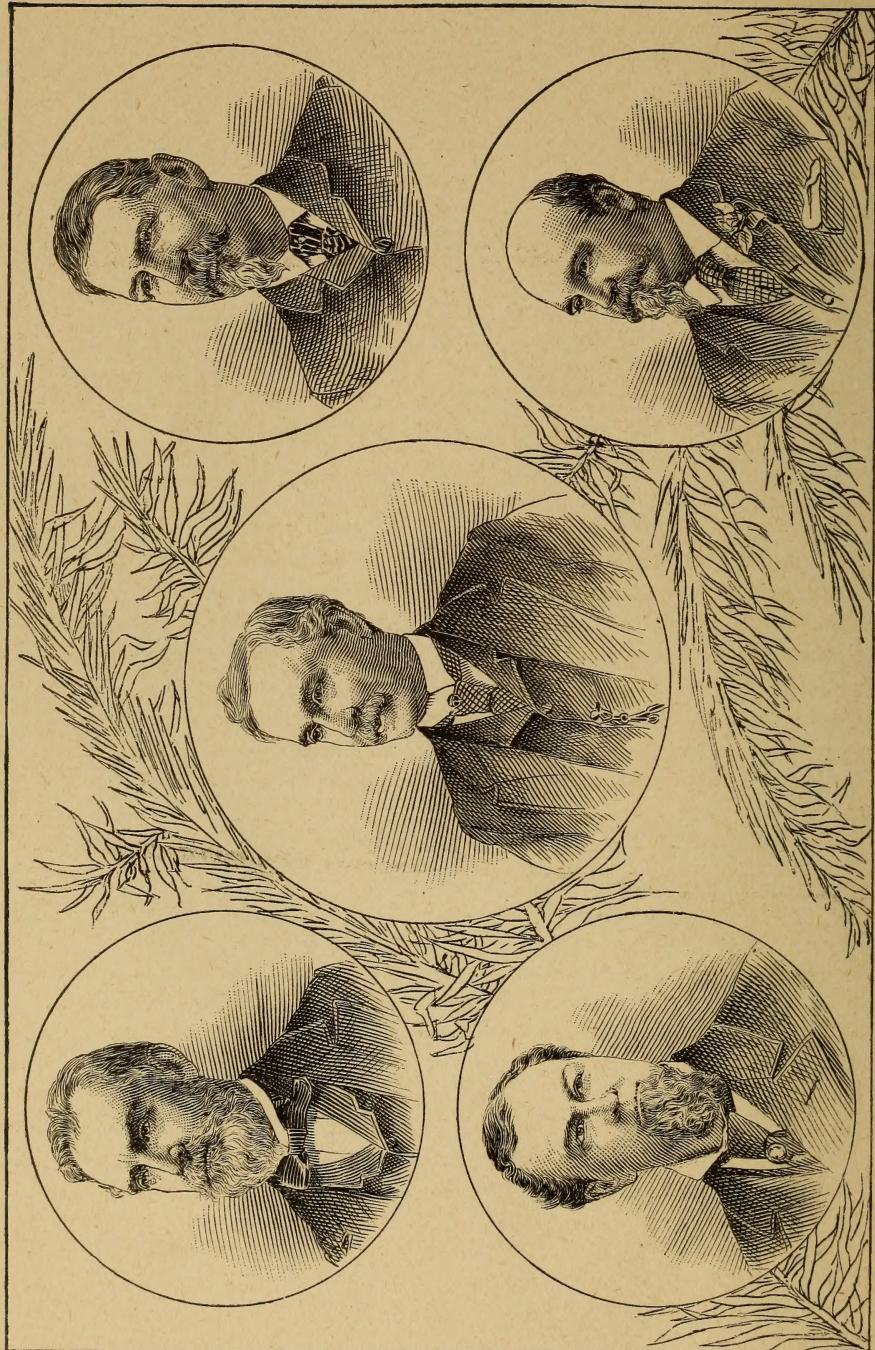
RICHMOND, V.A., September, 1886.

CONTENTS

	<small>PAGE.</small>
PROVINCIAL DAYS,	7
TRADE AND MANUFACTURES,	11
THE TOBACCO TRAFFIC,	14
TRADE ORGANIZATIONS.—THE CHAMBER OF COMMERCE; THE TOBACCO TRADE OF THE CITY OF RICHMOND; THE RICHMOND GRAIN AND COTTON EXCHANGE; BUREAU OF CREDITS; RICHMOND TELEPHONE EXCHANGE; THE WEATHER BUREAU; THE COMMERCIAL CLUB; THE WESTMORELAND CLUB; RICHMOND CLUB,	20—22
IRON AND IRON WORK,	23—24
FLOUR AND GRAIN,	25
MANUFACTURING INTERESTS,	26—29
COAL AND ITS USES,	30
REAL ESTATE AND BUILDING,	30
FINANCE AND BANKING,	33—34
COTTON,	34
THE JOBBING TRADE,	34—35
SCIENCE, MUSIC AND ART,	35
RICHMOND MOZART ASSOCIATION,	36
THE NEWSPAPERS,	36
TRANSPORTATION,	37—45
REPRESENTATIVE HOUSES,	128
INDEX OF REPRESENTATIVE HOUSES,	129

PROMINENT ILLUSTRATIONS

REPRESENTATIVE MEN.—Gen'l JOSEPH R. ANDERSON, President of the Tredegar Iron Company; THOS. W. McCANCE, of Dunlop & McCance, Millers; P. H. MAYO, of P. H. Mayo & Bro., Tobacconists; Col. WM. E. TANNER, President of the Tanner & Delaney Engine Company; ROBT. E. BLANKENSHIP, President of the Old Dominion Iron and Nail Works.	6
THE STATE CAPITOL BUILDING,	8
STATUES.—GEO. WASHINGTON, HENRY CLAY, AND STONEWALL JACKSON.	16
THE WASHINGTON MONUMENT,	24
THE YOUNG MEN'S CHRISTIAN ASSOCIATION BUILDING,	32
THE LIBBY PRISON IN 1863,	42
P. H. MAYO & BRO.'S TOBACCO FACTORY,	46
THE TREDEGAR IRON WORKS,	52
ALLEN & GINTER'S CIGARETTE FACTORIES,	58
ALLISON & ADDISON'S FERTILIZING & CHEMICAL WORKS,	64
THE J. B. PACE TOBACCO CO.'S FACTORY,	76
THE MUTUAL ASSURANCE SOCIETY'S BUILDING,	98



PROVINCIAL DAYS.

Location, Origin and Early History of Richmond, Va.

Richmond, the capital of Virginia, is situated about midway between the Blue Ridge mountains and the Atlantic ocean, at the head of tide-water, on the James river. The distance from mountain and sea, in an air line, is about ninety-five miles. Its average altitude above the sea-level is 150 feet, distance to the ocean by the water route 123 $\frac{3}{4}$ miles. Vessels drawing sixteen feet of water come to the city wharves, while those drawing nineteen and a-half feet can anchor within twelve miles. The James river improvement contemplates a depth of twenty-two feet to the sea.

Richmond was founded by Col. William Byrd, the second of that name and title, in 1733, upon a portion of a land-grant made to Col. William Byrd, the first, in 1675. The first settlement made was the location of "Byrd's tobacco warehouse," on the site now occupied by the old Gas Works. In 1737, it was laid off for its owner by Col. William Mayo, and christened Richmond, from its resemblance to Richmond on the Thames, in England. In 1742, it was established as a town by an act of assembly, and in 1757, it was enlarged by Col. William Byrd, son of the founder—a large number of the lots in the additional plat being disposed of by lottery. In 1779, Richmond's limits were further enlarged, and the seat of government being removed from Williamsburg, it became the capital of the State. The population of the town at this time was about 700 souls. In 1780, an act of assembly was passed locating the capitol, the governor's house, and a market house. The next year a British force, under Benedict Arnold, invaded the town and burned a number of houses. In 1782, Richmond became incorporated as a city, and was divided into three wards. Three years thereafter the foundation of the State capitol was laid.

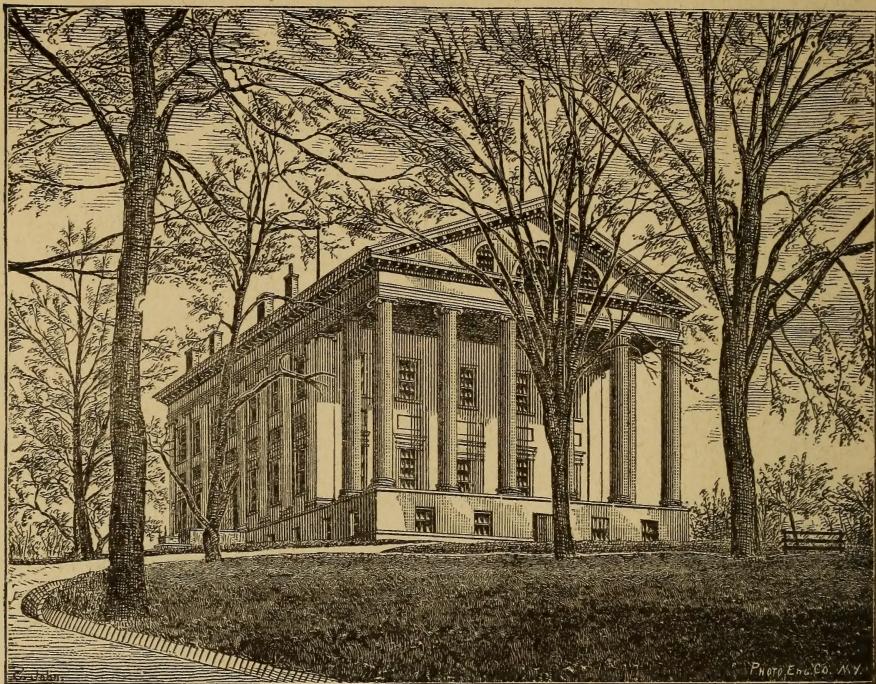


Photo Eng. Co. N.Y.

THE STATE CAPITOL.

At the beginning of the present century the population of Richmond was less than 6000. The following census report will show its steady growth since that period: 1810, 9785; 1820, 12,607; 1830, 16,060; 1840, 21,053; 1850, 27,550; 1860, 37,910; 1870, 51,000; 1880, 64,670; 1883, 70,945. From the best information obtainable, the population is now estimated at 82,000.

THE CITY AND STATE ADVANTAGES, THE PRESENT AND FUTURE ENCOURAGING OUTLOOK, ALSO AN INCIDENTAL MENTION OF THE PAST.

No city in the Union enjoys greater natural and artificial resources than Richmond. Come when you will, go where you may, and you will find ocular demonstration of it on every hand. Immense water power at its doors, but partially utilized; the centre of six railroads, some of which pass through sections of the country lined with coal, iron and precious mineral beds, developed and being developed; the best labor element and a plenty of it, and raw material in abundance along all its line of transportation; are the salient features, briefly stated, that make Richmond peculiarly blessed, naturally and artificially, as a trading and manufacturing centre. Its climate is mild, healthy and salubrious; the people

are intelligent and sociable, and an old Virginia welcome is always extended to a stranger, no matter from what clime he hails.

Health makes wealth is an old axiom. No city in the United States, in proportion to population, can present a mortuary record that shows such a small fatality. Whole number of deaths during the year 1885, 1779; of this number 842 were white and 937 colored. This speaks its praise in stronger language than mere words, yet to the skeptical a few more evidences may not be unobjectionable. Its mean temperature averages 62°, while its situation high above the sea level, and its proximity to the Blue Ridge mountains almost constantly, even in the hottest weather, give it a good modicum of pure air, and often sea breezes and mountain zephyrs fan its cheeks. The natural drainage of the "Seven Hilled City," equalled by few and surpassed by none, has been artificially improved by man, and as building progresses grading and drainage continues. There is an abundance of pure water fed to all parts of the city from two reservoirs, and while the James River, which furnishes the supply, is sometimes a little "off color," some folks declare it is the best water in the world.

Sick and sore were the people of Virginia after the downfall of the Confederacy. Blanched with devastation was the face of the old mother, but in her bosom was still a warm spot for her children. The jewels left, though of another character, in the bowels of the earth, had lain dormant and forgotten; the soil so long neglected had been recuperating, and the new Virginia having passed through the fiery furnace arose, with a mighty effort and determined confidence, born of hope for future greatness. The new order of things, "with the new issue," was accepted, and the people proceeded to make the best of it. The process of "reconstruction," which took four years, was slow and distasteful, but Virginians bore it nobly and honorably. In 1869, Virginia was again seated in the councils of the nation.

The feature that has marked the career of the State since that period, has been personal, political fighting, inside and outside of party, for the subservance of personal ends, with the State debt as the great bug-bear behind which to hide. This brought out the race issue, but the supremacy of the white race prevailed, as it is always bound to do, whenever the two come in contact. The laws of nature have written it as high on the monument of time as the Heaven is above the earth. The "Riddleberger" settlement has been accepted by all parties, except the bondholders themselves. This may seem a strange statement, but it is a true one. In a nut-shell, bad faith on the part of both political parties forced the present situation—the outcome yet remains to be seen.

"Virginia, Virginia, the home of the free, the birthplace of Washington, the home of Robert E. Lee," will never let its honor trail in the dust

of repudiation. 'Tis said that truth crushed to earth will rise again—the honor of Virginia never. The scent of the rose of repudiation would cling to it still, and forever taint the nostrils of the nations of the earth with its impurity. The future, as the past, depends upon Virginians, who have never yet proven recreant to a trust. Slavery, and the late civil war, which history has painted in living words of fire, have been the cardinal drawbacks to her prosperity, but time, with its steady onward march, will yet place her and her daughter, Richmond, in the constellation of greatness to which she properly belongs.

"The resources of the State, especially in minerals, are known to be inexhaustible. In parts of Tidewater, but chieifly in the Valley and the Alleghany region, are found gold, silver, copper, the hematite, granite, marble, salt, and deposits of bituminous coal, rivaling those of Pennsylvania. The State has sent to the assay offices more than two millions in gold, and twenty-five millions of pounds of lead have been taken from one county alone. The South-west is a mine of wealth."

The population of Virginia in 1870 was 1,225,163, in 1880, 1,512,208. Some of the evidences of Richmond's progress and prosperity are a constantly increasing population, a healthy state of business, with indications that the close of the year will show a fair increase over its predecessors, and the erection of a number of business houses and private residences. The following may be stamped as the leading features: The completion of the handsome Mozart Musical Hall; the electric lights along the principal portions of Main, Broad, Eighth and Ninth streets, and in all the public parks; a grand Union depot at the foot of Ninth street; the building of a Young Men's Christian Association Hall which is fast approaching completion; the resumption of the publication of the Whig newspaper under Democratic auspices; the enlargement of the Custom House and Post-office building now under way; the construction of a new market house, and the commencement of work long deferred upon the new City Hall.

She has 293 $\frac{3}{4}$ acres of public parks, namely: Reservoir (new), 200 acres; Chimborazo, forty; Reservoir (old), sixteen; Capitol Square, fifteen; Monroe, nine and one-quarter; Gambles Hill, eight and one-quarter; Libbys Hill, three and one-half, and Convent, two. So much for her beauty spots.

She has 104 miles of streets, sixty-three miles graded, thirty miles gravelled, twenty miles of brick pavement, ten miles of granite paving, two miles of McAdamized paving, and three and one-half miles of sewers, sixty miles of water pipe and fifty-seven miles of gas pipe. The city is lighted by gas as well as electricity. Intercommunication is had via a double street railway track along the principal thoroughfares, and single tracks crossing the principal side streets at convenient points.

The assessed value of real estate for 1886, is \$33,134,466, an increase over 1885, of \$786,663. Value of personal property, 1886, \$14,430,144. In 1885, \$10,457,310. Increase, \$3,972,834.

The state tax on real estate and personal property is forty cents on the \$100, while the tax on income is one per cent.

TRADE AND MANUFACTURES.

The following statements of the transactions by the trade and manufacturing interests, for the year 1885, is taken from the Dispatch newspaper of January 1st, 1886:

CLASS, ARTICLE OR KIND.	CAPITAL EMPLOYED.	AMOUNT OF SALES.
Liquors, Wines, &c.,	\$ 132,000	\$ 728,648.00
Hay,	98,000	357,112.00
Shucks,	850	3,030.00
Mill Feed,	-	386,442.00
Flour,	-	752,032.00
Wheat,	-	2,134,667.00
Corn,	-	739,810.50
Oats,	-	233,217.02
Rye,	-	7,244.25
Cotton,	-	452,728.25
Meal,	-	5,666.50
Peas,	-	4,700.00
Grass Seed,	-	32,552.00
Garden Seeds, &c.,	40,000	124,480.00
Fertilizers,	100,000	308,000.00
Country Produce, Vegetables, &c., in markets,	-	578,000.00
Carpets, Upholstery, &c.,	85,000	252,050.00
Stoves, &c., manufactured elsewhere,	50,000	201,038.00
Salt Pork and Bacon, chiefly on commission,	-	1,325,000.00
Ice,	40,000	75,000.00
Powder, chiefly on commission,	-	70,016.00
Wool,	25,000	99,550.00
Beeswax,	4,000	12,018.75
Dried Fruits—Blackberries,	-	35,155.00
Apples,	-	40,878.00
Peaches,	-	25,233.00
Cherries,	-	8,060.00
Raspberries,	-	7,989.00
Sundries,	-	5,215.00
Raw Fur Skins,	5,000	15,388.00
Ginseng, exported to China,	5,000	20,158.00
Mandrake Root,	300	1,007.00
Other Roots,	1,000	3,027.50
Leaf Tobacco,	-	5,054,406.74
Raw Hides,	100,000	402,151.00
Feathers,	1,500	5,058.00

CLASS, ARTICLE OR KIND.	CAPITAL EMPLOYED.	AMOUNT OF SALES.
Milk, sweet,		3,832.50
Milk, Butter,		895.00
Paints, Glass, &c.,	30,000	98,500.00
Jewelry,	230,000	310,963.00
Ship Chandlery,	4,000	6,858.00
Dry Goods, wholesale,	700,000	2,182,050.00
Dry Goods, retail,	800,000	2,308,113.00
Fancy Groceries,	150,000	900,000.00
Groceries, wholesale,	1,000,000	2,250,000.00
Groceries, retail,	1,000,000	5,000,000.00
Stationery,	150,000	378,000.00
Leather, Findings, &c.,	128,000	437,000.00
Drugs, retail,	68,000	253,585.00
Shoes, wholesale and retail,	506,000	1,575,000.00
Furniture, wholesale and retail,	122,000	315,080.00
Hardware,	258,000	965,000.00
Mules,		582,090.00
Horses,		337,650.00
Ready-Made Clothing,	75,000	287,058.00
Sewing-Machines,	25,000	83,450.00
Book Publishers,	50,000	68,000.00
Sauce,	4,000	10,000.00
Sassafras Oil,	3,000	9,000.00
Railroad Ties,		135,000.00
Wood, oak,		131,725.00
Wood, pine,		182,133.00
Coal,	500,000	1,237,500.00
Lumber, largely sold on commission,	200,000	689,913.00
Books,	105,000	217,508.00
Junk, Metals, Rags, &c.,	18,850	201,500.00
Beef Cattle, 13,828 head,		470,132.00
Hogs, 31,155 head,		246,747.60
Sheep and lambs, 13,422 head,		40,266.00
Calves, 5,213 head,		33,885.00
Earthenware, China, &c.,	85,000	275,000.00
Licorice,	35,000	358,050.50
Pianos, Musical Instruments, Music, &c.,	50,000	153,768.00
Railroad Supplies,	60,000	328,052.00
Notions,	58,000	203,000.00
Hats, Caps, Millinery, &c.,	42,000	208,113.00
	\$7,169,510	\$38,003,136.12

KIND OF MANUFACTORIES.	NUMBER OF HANDS.	CAPITAL IN BUSINESS.	ANNUAL SALES.
Agricultural Implements, Machinery, &c.,	243	\$ 255,000	\$ 450,000
Ale, Beer and Mineral Waters,	18	18,700	45,000
Bags and Cotton Bagging,	225	75,000	165,500
Bakers,	104	76,500	192,590
Bark and Sumac,	110	105,000	165,000
Barrels and Hogsheads,	224	35,100	173,400
Blacksmiths and Wheelwrights,	194	28,800	167,400
Blank Books, Paper Boxes and Paper Bags,	469	156,500	265,000
Boots, Shoes, Leather and Leather Goods,	682	326,000	1,149,365
Boxes—Cigar, Tobacco and Packing,	105	109,000	204,000
Brand and Stencil-Cutters,	5	750	3,000
Bricks,	497	169,000	305,000
Brooms, Wood and Willow-Ware,	185	160,000	265,000
Candy and Confections,	110	68,500	377,500
Carriages, Wagons, Carts, &c.,	139	130,000	214,500

KIND OF MANUFACTORIES.	NUMBER OF HANDS.	CAPITAL IN BUSINESS.	ANNUAL SALES.
Carpenters and Builders, - - -	462	87,000	596,000
Cigars and Cigarettes, - - -	1,280	229,000	985,990
Coffee, Spice and Flavoring Mills, - - -	25	45,500	325,540
Clothing and Merchant Tailors, - - -	803	146,700	338,300
Cotton Factories, - - -	450	380,000	305,000
Drugs, Medicines, Meat Juice and Bitters, - - -	199	350,500	1,070,150
Dyeing and Bleaching, - - -	29	4,750	19,200
Earthen and Stoneware, - - -	14	15,000	20,000
Engraving on Wood and Lithographing, - - -	51	50,800	80,500
Fertilizers, - - -	190	750,000	1,050,000
Flour and Corn Meal, - - -	259	1,075,800	2,319,749
Furniture, Mattresses, &c., - - -	147	122,000	272,500
Furs, - - -	12	14,500	31,000
Granite Works, - - -	530	590,000	414,000
Ground Glue, - - -	5	3,000	12,000
Gunsmiths and Sporting Supplies, - - -	18	11,700	22,800
Hair Workers, - - -	40	7,400	15,350
Ice Factory, - - -	8	30,000	20,000
Iron and Nail-Works, Machine-Works, Foun- dries, Stove-Works, Architectural Iron- Works, Tobacco Fixtures, &c., - - -	2,187	1,698,600	2,185,100
Lubricators, Oil and Grease, - - -	13	26,000	65,000
Marble and Stone Works, - - -	90	42,300	106,000
Nets and Seines, - - -	15	10,000	19,500
Newspapers and Job Printers, - - -	239	151,200	342,700
Paper Mills, - - -	112	176,000	285,000
Picture Frames and Ornamental Wood-Work, -	40	28,000	48,500
Pork-Packing, - - -	23	15,000	45,000
Saddles, Harness and Horse Collars, - - -	102	58,450	237,500
Sash, Blinds, Doors, &c., - - -	111	108,000	185,000
Saw, Wire and Mill-Fixtures Works, - - -	21	16,000	38,000
Slate Works, - - -	118	64,000	87,000
Soap and Candles, - - -	20	33,500	67,500
Sulphuric Acid and Sulphurate of Ammonia, -	6	29,000	36,500
Tanners, - - -	42	47,000	67,000
Tags—Metal, Cotton and Tobacco, - - -	5	3,000	7,200
Tinware, Gas-Fittings and Plumbing, - - -	263	191,800	496,300
Tobacco—Chewing and Smoking, - - -	4,941	1,788,500	7,149,000
Tobacco—Stemmeries and reprizers, - - -	1,090	690,000	1,200,000
Trunks and Valises, - - -	52	25,000	97,000
Underwear—Ladies' and Gentlemen's, - - -	198	33,500	145,000
Type Founder, - - -	2	50,000	50,000
Total, - - -	16,522	\$10,872,350	\$25,050,094



THE TOBACCO TRAFFIC.

Richmond's Greatest Industry,—in which She Leads the World. Facts and Figures that Prove the Assertion.

It has long been known that the tobacco industry of Richmond is its chief source of trade. Almost every quarter of the civilized world has used and is consuming its product in some shape, and yet the value of this interest and its magnitude has not yet been fully portrayed. The best bright wrappers, fillers and smokers, dark sun-cured leaf for manufacturing, and heavy shipping grades are all grown in this State, sold in this market and bring better prices all around and right along than any other market in America. Western leaf even brings better prices here than at home. Now look at a few figures for the year 1885.

Louisville claims to have sold 107,670 hogsheads, estimating them at 1,500 pounds each, makes a grand total of 16,150,500 pounds. This at an average price of \$6 per hundred, which is a liberal figure, would make its monied value \$9,690,300. Cincinnati claims to have sold 60,579 hogsheads, for which she received \$6,752,196.63. Louisville and Cincinnati then combined sold 168,249 hogsheads.

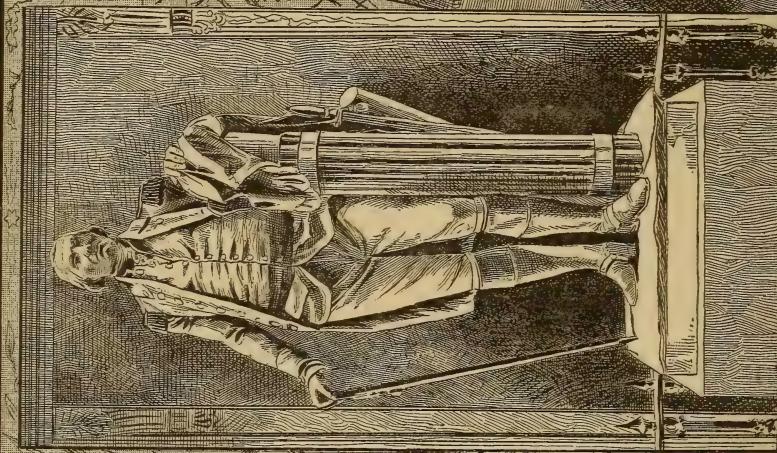
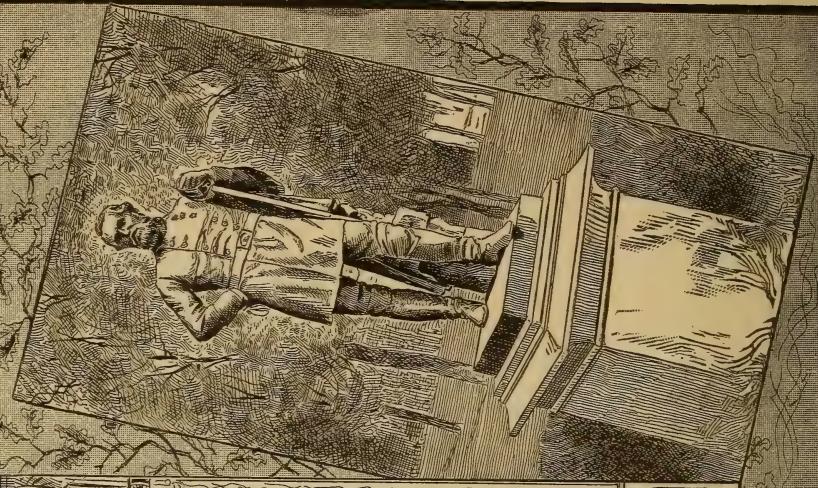
Little Richmond, as they would term her—Big Richmond is her name—sold through her warehouse and commission men 43,035,254 pounds. This reduced to hogsheads of 1,500 pounds each (the Louisville estimate made above), would make the sales in this market less than 29,000 hogsheads, but say that number for comparison, for which she received \$5,054,406.75. These facts are now presented to view: Richmond sold less than half as many hogsheads as Cincinnati, and less than one-third as many as Louisville, and yet the monied value of her great staple for 1885 was nearly one-third as large as that of Louisville and Cincinnati combined. From the latest statistics it appears that last year there were 686 manufactories of various kinds in this city, about one-sixth or 116 of which were engaged

STONEWALL JACKSON.

GEORGE WASHINGTON.

HENRY CLAY.

PRINTED IN U.S.A.



in manufacturing plug tobacco, smoking tobacco, cigarettes, cigars, stemming and rehandling leaf; besides these there were forty commission merchants and warehousemen. The total number of hands employed in all manufacturing establishments was 16,522, of which number 7,311 (exclusive of commission houses) were engaged in handling tobacco. The aggregated sales of all manufactures was \$25,050,094, of which amount (more than one-half) \$13,659,714.70 was derived from the sale of tobacco.

From data furnished for General Imboden's statistical work on Virginia, is taken the following statement, prepared by Mr. D. Tideman, which shows the detailed movement of the weed, its value, etc.

RECEIPTS OF LEAF TOBACCO IN RICHMOND, VA., DURING THE YEAR 1885.

	POUNDS.
Per Railroads,	68,030,491
Per Steamship Lines,	150,000
Per Other Conveyances, Wagons, &c.,	5,666,761
Total receipts in 1885,	73,847,252

Of the above receipts there was passed through the twenty-three inspection and storage-warehouses

	POUNDS.
Receipts,	62,205,278
Inspections,	51,606,800
Deliveries,	51,361,778

RECEIPTS AND SALES BY THE FORTY WAREHOUSES AND COMMISSION MERCHANTS.

Receipts,	46,553,486
Sales,	43,035,254
Value,	\$5,054,406.75

CIGARETTE AND CIGAR FACTORIES OPERATED IN RICHMOND, VA.,
DURING 1885.

Factories,	4 Cigarette and 50 Cigar.
Operators Employed,	1,280
Capital Invested,	\$229,000

	POUNDS.
Tobacco purchased and used in Cigarettes,	755,928
Tobacco purchased and used in Cigars,	497,938

Cigarettes manufactured,	179,699,870
Cigarettes sold in United States,	136,389,100
Cigarettes sold and Exported,	42,233,000

Total,	178,622,100
	\$714,488.40

Cigars manufactured,	18,968,255
Cigars sold in United States,	18,342,049
Cigars sold and exported,	252,520

Total,	18,594,569
	\$557,080.51

RECAPITULATION OF LEAF TOBACCO RECEIPTS AND THEIR DISTRIBUTION
IN RICHMOND, VA., DURING 1885.

	POUNDS.
Total receipts,	73,847,252
Distributed as follows:	
Used by Manufacturers	21,344,783
Shipped as Leaf,	30,645,856
Stock in Warehouses, Stemmeries and Factories in process,	19,560,950
Estimated shrinkage in handling,	2 295,663
	<hr/> 73,847,251

TOTAL LEAF TOBACCO, MANUFACTURED TOBACCO, STRIPS, SCRAPS AND STEMS
SHIPPED FROM RICHMOND, VA., IN 1885.

	Leaf, Strips. Scraps. Pounds.	Stems. Pounds.	Manuf'd. Pounds.	Total. Pounds.
Per Railroads,	14,302,363	1,232,909	12,533,688	28,068,960
Per Steamship Lines,	16,443,493	1,270,800	4,373,177	21,987,470
Totals,	30,645,856	2,503,709	16,906,865	50,056,430

DISTRIBUTION OF THESE SHIPMENTS IN 1885.

	Leaf, Strips. Scraps. Pounds.	Stems. Pounds.	Manuf'd. Pounds.	Total. Pounds.
To Southern and Gulf States,	2,250,456	71,309	5,794,553	8,116,318
To Western States,	4,207,564	<hr/>	3,815,942	8,023,506
To Northern and Eastern States,	5,539,493	300,000	2,595,493	8,434,986
To Foreign Countries,	18,648,343	2,132,400	4,700,877	25,481,620
Total Distributions,	30,645,856	2,503,709	16,906,865	50,056,430

STEMMERIES AND REHANDLING FACTORIES OPERATED IN
RICHMOND, VA., IN 1885.

No. of Factories,	26
No. of Operatives Employed,	1,090
Capital,	\$690,000
Leaf Purchased, Pounds,	23,943,799

PRODUCTION OF STEMMERIES AND REHANDLING FACTORIES.

	POUNDS.	VALUE.
Leaf, dried.	11,505,800	\$1,150,580.00
Strips, put up,	3,778,286	596,742.90
Stems,	1,221,702	15,271.27
Scraps, etc.,	517,415	25,870.75
Totals,	<hr/> 17,223,202	<hr/> \$1,788,464.92

PLUG, CHEWING AND SMOKING TOBACCO MANUFACTORIES OPERATED IN
RICHMOND, VA., DURING 1885.

No. of Factories,	36
Operatives Employed,	4,941
Capital Invested,	\$1,788,500

MATERIALS PURCHASED AND USED BY THESE FACTORIES.

	POUNDS.
Leaf Tobacco, - - - - -	20,090,922
Scrap, Clippings, etc., - - - - -	346,597
Stems, - - - - -	46,505
Licorice, Sugar and other materials, - - - - -	3,185,053
 Total used in pounds, - - - - -	 23,669,077
	POUNDS.
Total Productions of Plug, Chewing and Smoking Tobacco, - - -	15,813,163
Total Sales and Shipments of Manufactured, Chewing and Smoking, etc., including a balance from 1884, - - -	17,212,250
	POUNDS. VALUED AT
Chewing and Smoking sold in United States, - - - - -	12,638,072 \$4,403,325.53
Chewing and Smoking sold and exported, - - - - -	4,574,178 894,835.60
Leaf Tobacco sold and exported, - - - - -	1,205,316 150,664.56
Scraps, etc., sold and exported, - - - - -	940,636 56,438.19
Stems sold and exported, - - - - -	4,001,024 40,010.24
 Total, - - - - -	 23,359,226 \$5,545,274.12

This Internal Revenue district pays more money, as taxes, into the treasury of the United States than any in the country. In 1885, Richmond paid a tax on manufactured tobacco alone of \$1,347,499.25.

TRADE ORGANIZATIONS.

Richmond is fruitful in organizations, large in membership, and untiring in effort for the advancement of trade. They shape the commercial policy, and promote the general interests of the city and State at large. They are what may be termed mutual beneficial societies. The vocations of its members are different, but there is no clashing. All of them labor with one object in view, and that the public weal. There are so many mercantile associations in the city, that only the most prominent bearing on trade are mentioned here.

THE CHAMBER OF COMMERCE.

This organization, which is the prime factor in the protection and development of the commercial and manufacturing interests of the city, held its first meeting, and was virtually organized, August 30th, 1867. A number of its founders are among its most active members. The objects of the chamber are the collection and preservation of statistical information; to promote just and equitable principles in trade; to establish uniformity in the commercial usages of the city; to settle differences speedily and without litigation; and to promote the general progress and prosperity of the city. The chamber is now in a most flourishing condition, its roll of membership numbering about 100, meetings are held monthly. The following are its officers:—President, George A. Ainslie; First Vice-President, Richard A. Dunlop; Second Vice-President, George L. Christian; Secretary, W. D. Chesterman; Treasurer, John H. Montague. Directors:—Henry Bodeker, Alex. Cameron, A. H. Christian, Jr., N. D. Hargrove, John W. Cringan, John F. Mayer, Frank E. Patrick, R. F. Williams, N. W. Bowe, E. A. Catlin, O. L. Cottrell, Clay Drewry, S. H. Hawes, J. J. Montague, Ashton Starke, J. H. Whitty.

THE TOBACCO TRADE OF THE CITY OF RICHMOND.

This association, which is the largest trade organization in the city, was organized in 1859. Its membership is limited to persons resident in Richmond, actually engaged in the purchase or sale of leaf tobacco, or whose principal business is carried on here. It requires a two-thirds

vote of the board of managers for an applicant to become a member. The object of the association is to provide a place for the listing, offering, selling, and general protection of the tobacco market. Every package of leaf tobacco offered for sale in Richmond, by and to any member of the trade, has to be inspected by the regular inspector of leaf tobacco, or his deputies. Samples from other markets may be sold here on their own merits. The inspector is elected by the trade, and is liable to damages for failure of the sample drawn to conform to the package inspected. The Tobacco Exchange, which is the headquarters of the trade, is open daily for the sale of leaf, privately and at auction. The officers of the tobacco trade of Richmond, are—President, F. M. Boykin; Vice-President, Charles Watkins; Secretary and Treasurer, David Bridges.—Board of Managers:—W. T. Yarbrough, James Hardgrove, P. T. Conrad, J. N. Boyd, John J. Wilson and T. H. Rutherford. The President, Vice-President, Secretary and Treasurer, are ex-officio members of the board.

THE RICHMOND GRAIN AND COTTON EXCHANGE.

A charter was granted this corporation composed of millers and merchants, October the 5th, 1867, under the name of the Corn and Flour Exchange of the city of Richmond. At a general meeting of the members of the Exchange, September 22nd, 1880, its name was changed to the Richmond Grain and Cotton Exchange. All persons engaged in the grain and flour trade, either as buyers or sellers or any merchant in Richmond or Manchester permanently engaged in business, may become members by approval of the Board of Directors. The purpose of the Exchange is to have a place where grain, cotton and other country produce may be sold, prices established and statistics compiled of the production, sales and home consumption of said produce. The following are its officers:—President, Philip Haxall; First Vice-President, John P. Branch; Second Vice-President, P. A. Sublett; Secretary, B. A. Jacob; Treasurer, Wm. P. Smith; Grain Inspector, H. D. Riddick. Board of Directors:—W. S. Archer, R. T. Alvey, R. T. Briggs, W. G. Clemons, R. A. Dunlop, H. B. Taliaferro, T. H. Ellett, W. A. James, L. Levy, Warner Moore, W. J. Mussen, C. H. Simpson, N. R. Savage.

BUREAU OF CREDITS.

Although an institution of recent origin here, having been established in 1884, the Bureau of Credits has a firm place in the affections of the business community. Its object is the protection of wholesale and retail merchants from "shylock" creditors. Their territory embraces Virginia, North Carolina, South Carolina, West Virginia, and portions of Tennessee and Georgia. E. A. Catlin is President; Ashton Starke, Treasurer; and W. H. Keiningham, Actuary and Manager.

RICHMOND TELEPHONE EXCHANGE.

This intercommunication service was inaugurated here in 1879, and its practical benefits have been so well appreciated that their list of subscribers has constantly grown from the start. They now have about 600 patrons. C. E. McCluer is the Manager and District Superintendent, and T. D. Wilkinson is the Assistant Manager. The exchange is operated by the Southern Bell Telephone and Telegraph Company.

THE WEATHER BUREAU.

This department of that admirable service at Washington, is represented here in the shape of "Cold Wave Flags," which are displayed from the roof of the building occupied by the Chamber of Commerce, to whose excellent secretary the public is indebted for this valuable system. This forerunner of weather-changes is being greatly appreciated by the farmers, as well as by the community generally.

THE COMMERCIAL CLUB.

Prominent among the auxiliary trade associations of this city stands the Commercial Club, organized for the promotion of business and social intercourse, and the entertainment of strangers and merchants visiting the city. They have a membership of over 300 resident and non-resident members, representing all lines of business.

THE WESTMORELAND CLUB,

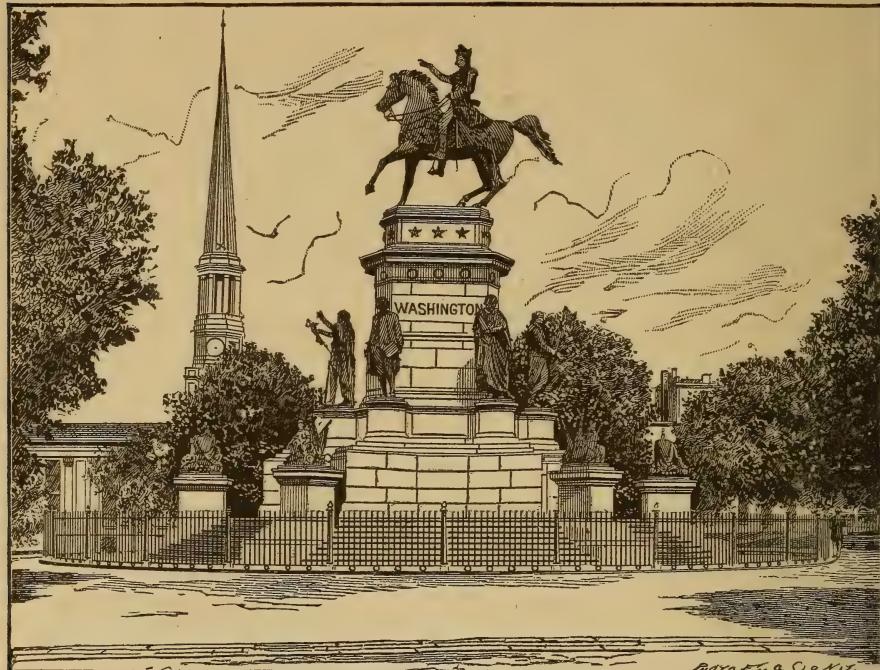
With a membership of about 240, and the

RICHMOND CLUB,

With over 200 members, are also prominent social organizations. A feature of the Westmoreland, is its excellent library, stocked with choice literature. Nearly all current periodicals, published in the English language, and the leading newspapers of this and foreign countries, can be found upon its files.

IRON AND IRON WORK.

The strikes throughout the country of late years have seriously affected the iron industry in America, yet Richmond has done her share of business in this line, as she does in all others in which she is interested, and the future prospect is by no means discouraging. The ore beds of Virginia are in such close proximity to coal and fluxing supplies, labor is so plentiful and transportation so convenient, that pig-iron for conversion into castings, wrought iron and steel, and forged iron, can be placed in the mills, shops and foundries at bottom figures. The Old Dominion Iron and Nail Works is putting in a complete Bessamer steel plant, the first one in the South. This will enable them to offer increased advantages to purchasers of goods. There are now here twenty-two iron establishments consisting of foundries, iron and nail works, machine works, stove works, architectural iron works and tobacco fixtures, and five agricultural implements and machinery works. These establishments last year (1885) gave employment to 2430 hands, and the sale of their products amounted to \$2,435,100. Nearly everything for which iron can be utilized is made by them. Locomotives, freight and box cars, spikes, fish-bars, bolts, freight cars, car wheels, axles, bridge iron, bridge bolts, railroad chairs and nails. In the establishments manufacturing the railroad material indicated, are also turned out bar-iron for general use, horse and mule shoes, nails, gratings, nuts and screws in great variety. The nail industry is the largest of any city in the South, and the mills are now greatly increasing their capacity. Among the specialties of the engine and machine shops are portable steam and stationary engines, all kinds of boilers, smoke stacks, tanks, pumps, fittings for engines and boilers, steam fire engines, mill machinery, hydraulic presses and pumps, shafting and pulleys, and saw mills castings of all sorts, including mill gearing, turbine water wheels, plow points, grates, fenders, verandas, railings, ornamental iron work, tobacco presses, shapes, pumps, knives, steam drying apparatus, saws, files, edge tools, fire grates, builders' material, elevators, tobacco trucks, lump boxes, grooves, flattening and pit mills, power cutters, grinders, fans, lump machines and granulators. A large number of other goods manufactured from iron may be obtained in this market, and from those enumerated it is plain that Richmond can make and sell her goods as low as they can be obtained anywhere in this country; indeed, some of the lines of goods named are extensively used in foreign markets. As for the manufacture of agricultural implements, the city has the coal, the iron and



WASHINGTON MONUMENT.

wood almost at its doors, and it is no wonder that this trade has permeated the entire South. The leading articles manufactured in this line are threshing machines, horse powers, plows, harrows, separators, corn planters, cultivators, fertilizer distributors, horse rakes, gleaners, garden and field rollers, grindstone fixtures, cider mills, corn shellers, peanut pickers, shellers and separators, barrows, sausage machines and stuffers, gardening tools, lifts, pumps, well fixtures, farm carts, wagons, cotton compresses and a variety of other articles. Notwithstanding the advantages presented by Richmond as an iron market, and the fact that its products are sold all over the United States and in other continents in some form or shape, the iron trade of this city is seriously impeded by the high prices charged by the coal-carrying railroads for coal and coke. It is a matter of fact that the rolling mills and foundries pay more for their fuel than is paid in any manufacturing city East, South or West. Such short-sighted policy by large coal carrying railroads is actually hindering and preventing the very increase of traffic that can only be made by building up and encouraging factories and shops in their own territories and along their own lines.

A broader and more liberal policy towards all Virginia cities in this important matter of price of fuel would in a very short period redound to the benefit of the coal railroads.

FLOUR AND GRAIN.

Richmond has for many years led the world in its reputation for flour. There is none made that is better for domestic uses, as the local trade will bear witness, and it is certain that its reputation abroad is without a rival, as its competitors, per necessity, have had to admit. Some fraudulent manufacturers, however, have had the impudence to counterfeit Richmond brands. In the South American ports little flour is known outside of that manufactured here, because it is about the only flour that reaches that section pure and sweet, entirely unaffected by climatic influences in a seagoing voyage. All of the Richmond mills use the patent roller process. Their capacity when in full blast is about 4,000 barrels of flour per day. Independent of the city mills, large quantities of flour are received from the West by the commission merchants, and sold here and through the South.

The grain trade has received a decided impetus within the past six years. A large grain elevator has been erected, with a storage capacity for 450,000 bushels, and it has been taxed to its utmost extent almost ever since it was erected. The bulk of the wheat, for which the elevator is chiefly used, comes from the West and North-west. That which is not consumed by the mills here, is shipped North and South, and exported. Richmond is now one of the leading grain markets on the Atlantic coast. The Grain and Cotton Exchange facilitates transactions in all articles of cereals, cotton, and other country produce.

Offerings on 'Change for year 1885: Wheat, 865,312 bushels; corn, 638,722 bushels; oats, 303,584 bushels; rye, 8,168 bushels; meal, 14,842 bushels; grass-seed, 6,402 bushels; peas, 3,060 bushels. Total, 1,840,070 bushels. Mill offal, 1,366 tons; flour, 2,450 barrels.

The above presents only the actual offerings on 'Change, and does not include the large amount of grain received in vessel-loads and by the railroads, consigned to buyers or sold by sample to arrive.

MANUFACTURING INTERESTS.

Its Present and Future Prospects made plain.

The immense facilities that Richmond affords, as well as the State at large, for nearly all sorts of manufacturing enterprises, is but little known to the world at large. With the hope that "the Industries of Richmond" may add in no little manner to the dissemination of that which is stranger than fiction in all things pertaining to its welfare, the following paper, prepared by the Committee on Manufactures of the Chamber of Commerce, and read to that body, is given herewith, almost verbatim, * *:

"If we do not mistake expressions heard upon this floor since the beginning of the year's work upon which we have recently entered, there exists on the part of this Chamber a disposition to exert itself as never before, perhaps, in the history of the organization. This Chamber should be the garrison for the defence of Richmond's trade; the guardian of her industries; the godfather of her resources.

"In this Chamber plans may be formed and hints may be thrown out of great benefit to the entire State, so that her mountain-sides may be busied in the development of hidden wealth, her rivers made to teem with ships of commerce, and her skies luminous with the glow of stack and furnace.

"Were we asked to put in a single sentence that which seems the future hope of our State from a commercial standpoint, our reply would be, Virginia must be pre-eminently a manufacturing State. This, and this alone, can redeem her; this will densify her population and relieve her to some extent from the disastrous competition of the grain-fields of the West, in opening a home

MARKET FOR EXCEPTIONAL AND PERISHABLE CROPS.

"Richmond is a city of magnificent possibilities. Its genial climate, its geographical location, its water-power, the conservatism of its laboring

classes, its accessibility to all parts of the State, the States of the South, and by deep water to the world; the high-toned character of her citizens in commerce and trade, the liberal and elevated views of her people on all questions of religion and politics, present her in a most favorable light, and the question naturally arises, Is there anything lacking?

"As was truly said at our last meeting by the chairman of the Committee on Arbitration—an expression which, we believe, found an echo in the mind of each one then present—'we lack co-operation.' Yea, the defect is in the want of proper concentration and manipulation of both capital and labor. Men are not willing to make ventures or incur risks of unsuccessful competition with the North and West. Virginians distrust their own energies, and have never learned what there is at their own doors nor appreciated the genius of the saying that 'a living dog is better than a dead lion.'

"Our attention was attracted to a statement asserting that purchasers north of us are procuring granite from the State of Georgia. We have since been told by one of our leading and most responsible citizens that an architect, an acquaintance of his from a western city, stated to him a short while since that he had made four unsuccessful

TRIPS TO RICHMOND TO PURCHASE GRANITE.

and that the lowest figure he could get was greater than the builders were to realize for the stone laid in the walls. May there not be something here worthy of our investigation? If there is demand for our granite, and that there is we well know, should inexhaustible beds be lying unworked? On the other hand, ought not our quarries to be crowded with busy men blasting, chiselling, shipping, defying competition from any quarter in price, as we are so abundantly able to do in quality, of stone?

"Again, we have cause to fear that as a commercial class we are not sufficiently awakened to the fact that our work cannot all be done from centre outwardly, but we have, too, a vital interest in the development of whatever resources there may be in the country around, which, if brought to light, would induce capital hitherward, and that it is a part of our care as merchants of Richmond to be vigilant and active in letting the world know the extent and value of what our section contains.

"If the great marl deposits along the Pamunkey, James, and other of our rivers, can be made an article of trade to fertilize the lands of the country, does it not behoove us to

INDUCE CAPITAL TO APPRECIATE THIS FACT,

and thus start enterprises in those sections which will give back full pay for our pains?

"If the mica, kaolin, feldspar, and flint deposits in Amelia, Powhatan, and other counties hold untold wealth, ought not Richmond to be active in holding the picture up to capital?

* * "There is copper beneath the soil of Charlotte county, and unprospected slate deposits in Buckingham, and asbestos and red oxide of iron in Goochland, and iron in Louisa, may we not help to make it known to the world? * *

"There is the material in large quantities within a radius of twenty-five miles of this city for the manufacture of many of the most largely-used paints, sand for the finer as well as the coarser glasses, clay for fine brick, and roots and herbs which enter most largely into the manufacture of patent and other medicines, dyes, &c., and the owners and tillers of our lands

ARE NOT AWAKE TO THE FACT,

may we not do something to arouse and teach them to appreciate the value of these things, thus opening up some of these little veins that pour into and make up the great stream?

"We have learned of one concern in a little town in North Carolina, not far from the Virginia line, which shipped last year more than a million pounds of roots and herbs, and were told that this large trade was brought about by the agents of this concern going through the country and telling the people the value of certain things in this particular channel of trade. If our forests contain the woods (fast being devastated for common railroad ties and cord-wood) and our mountains the iron, is it not time when more was being constructed out of them in our own State?

"The woods of our forests are partially carried abroad and worked up into the axes that fell our trees, the plows that turn our soil, the drills that plant our seed, the reapers, mowers, and gleaners, that gather our crops, and the mills that grind our grain. Ought not our own capital especially, and that without our gates, if possible, to be guided into those channels which will start a new life in this section of the country?

THERE IS CAPITAL AMONG OUR OWN PEOPLE.

"Why is it not engaged in the double work of enriching its possessors and at the same time contributing to the progress and activity of our people, rather than seeking railroad stock abroad, and bonds and mortgages at home, which tend to paralyze rather than quicken,—which, sponge-like, soak up all around, and give not out, save when squeezed by the impoverished and oppressed?

"What can this Chamber do to relieve this condition of affairs?

"If in this paper we shall be enabled to provoke discussion in the lines of thought mentioned, we shall have accomplished all that we had hoped for,

save, perhaps, that out of such discussion, there may possibly result some conclusion which shall be of value to our trade and people.

"Some time since one of our citizens made a trip to a western State for the purpose of starting a manufactory. Telling us of the attention shown him there; he said: 'I was a total stranger, and hesitating between sites in two towns, some twelve miles apart. My mission was found out, and so determined was each

PLACE TO SECURE MANUFACTURING ENTERPRISES.

that they offered to make me a present of the ground, situated in the heart of the corporate limits, though they knew I was willing to pay for it; and finally I did buy at a nominal price," and so on.

"This prompts us to ask, Is Richmond ready to make a present of a site to any manufacturer who will locate here a factory of no mean proportion? Indeed, will she make any concessions to such an end? If an invention is brought to light here by one who wields the hammer and chisel for his daily bread, is there enterprise among our capitalists—one who would help that man on to success? If so, let the name be known; there may be some who would like to form his acquaintance.

"Finally, may we ask if it would be practicable for this Chamber to have among its committees one which might have under its especial care the protection of our interests in rendering

AID TO CAPITAL AND GENIUS LOOKING THIS WAY.

for investment, and through this committee to place the services of the Chamber at the command of any such as a source of information, protection, and assistance to the stranger among us?

"Secondly. Would it be practicable to appoint another standing committee, whose duty it should be to ascertain, by any means at hand or through channels which may be provided by the Chamber, at the committee's suggestion, what raw material does exist about us, and from time to time report the same to this body, so that said committee may be empowered to advertise the same to those branches of trade and manufacture requiring such, and thus, if possible, bestir our people to prospect their lands, and open up an avenue of analyses, &c., to them, such as the committee may be enabled to perfect, and thus speed the day when our every possible resource shall be known to the commercial world?

"Thirdly. Would it be feasible for this Chamber to make arrangements with experienced mineralogists, whose services could be secured in cases contemplated above, and advertise the same in the counties about us, so that the land-owner would have a safe guarantee of honest investigation, and report, the expenses of such services to be adjusted as the committee may be enabled?"

COAL AND ITS USES.

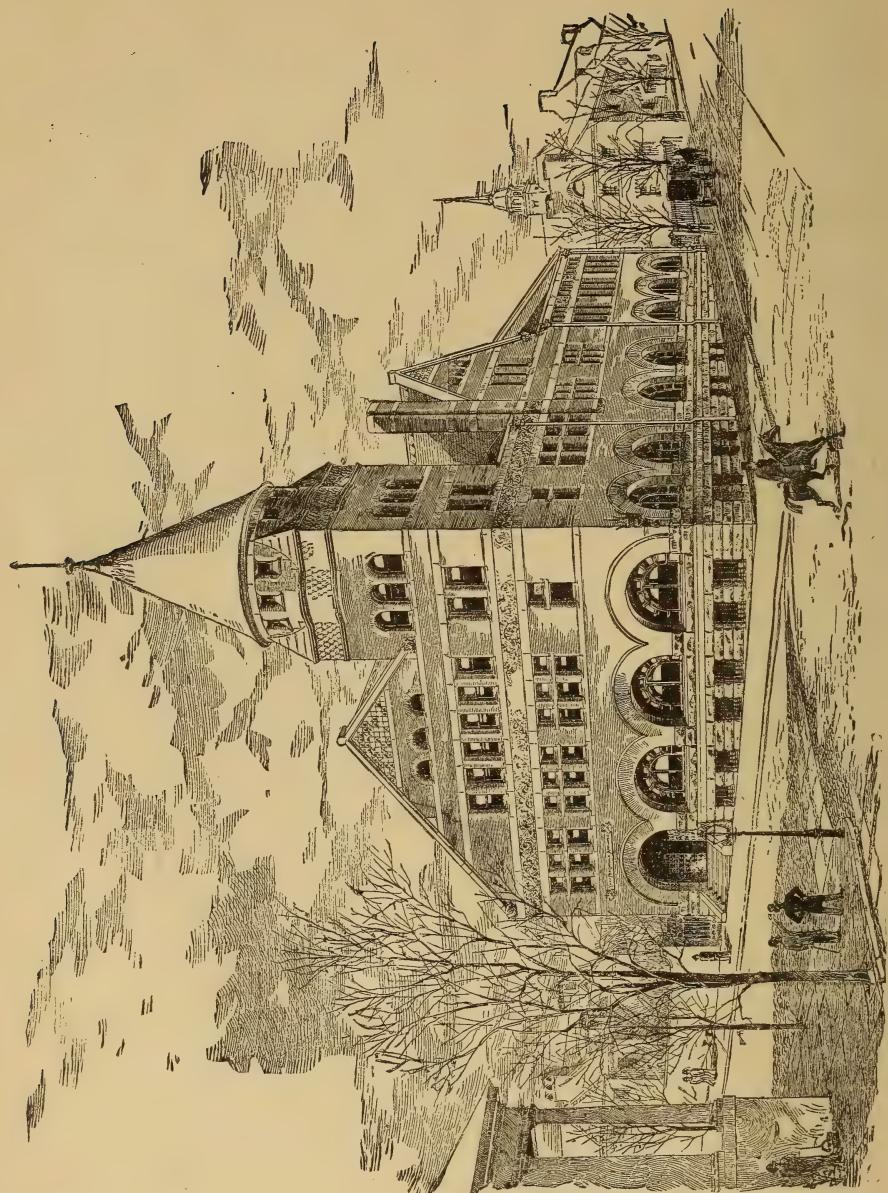
A most important factor, and one that is closely allied to the manufacturing interests of Richmond, is the coal movement. Richmond obtains her supply from the coal-fields of Virginia and West Virginia, and, besides consuming an immense quantity in her manufactures, her dealers ship car-load lots to various points in the South. The Midlothian, Bright Hope and Henrico mines, almost within the gates of the city, also do a large shipping business, supplying dealers in the South and the steamers and vessels plying the Virginia waters.

"For steaming, heating, puddling and smelting, and all other purposes for which coals can be used, the products of the Virginia mines are held to be as valuable and economical as any coals mined anywhere in America, and the deposits are as yet but partially developed. It is estimated that in the immediate neighborhood of Richmond there is enough coal to meet the demand of hundreds of years. As an article of shipment it also occupies a prominent place in the trade of Richmond." The Dover mines, situated a few miles above the city, contain a deposit of natural coke unlike any other known, and for all kinds of heating purposes it is said to be unrivaled.

REAL ESTATE AND BUILDING.

It has only been within the past forty years that the real estate business in this city has become a distinct feature of trade, the past twenty of which has seen it revolutionized in its ways and means. Many years previous to the date first mentioned, Thomas Taylor, who was "the great" and only land auctioneer of his time, had a sale of lots at Westham, five miles west of Richmond, at which he gave it as his "solemn conviction," that in less than forty years the spot upon which he stood would be the heart of this beautiful city. It is said that the large company present bid as if they believed it. For some years after Mr. Taylor's day, Messrs. Dunlop, Moncure & Co., and Mr. William Haxall, appended real estate sales to their merchandise notices. The latter employed Mr. James C. Breeden to attend to the real estate portion of his business. Then Mr. Wellington Goddin engaged in this line exclusively, and about the same time Mr. James M. Taylor also entered this field. These two gentlemen then controlled almost all the realty, and continued to do so until the war. Prior to this period, however, the business of the two houses grew so rapidly that they both took in partners, Mr. Goddin being joined by Mr. James L. Apperson, and Mr. Taylor admitting his son. The only living representative of the real estate business of the olden time is Mr. J. L. Apperson, who is yet successfully engaged in that enterprise. Since 1865, this industry has grown to such proportions that there are now twenty-one active agencies for the sale and renting of property, in lieu of not more

YOUNG MEN'S CHRISTIAN ASSOCIATION BUILDING.



than a half dozen, including renting and hiring agents, prior to said period. During the five years from 1881 to 1885, inclusive, there were 2055 houses erected, mainly of brick, which are estimated to have cost, on an average, \$2000 each, making an aggregate cost of \$4,110,000. During the same period, about fifteen brick yards have been turning out from 27,000 to 30,000,000 per annum. Unfortunately data is not at hand to form a comparison between a single or a period of years before and since 1860, the increase in favor of the latter would be astonishing, even to those familiar with the subject. The real estate business has reached magnificent proportions, and it is still growing.

FINANCE AND BANKING.

Twenty-one years ago Richmond was bankrupt, as a corporation, and ashes constituted one half of its taxable realty. As for currency she had none. To-day its bonds are above par, and are numbered among the best securities in the market. There are now nine banks in Richmond. They form the great bulwark to trade in all communities, and afford satisfactory investment for floating capital. Those here are all well managed, and are fully equal to the accommodation of this section.

A number of the insurance companies are also lenders of money, as well as a large majority of the real estate agents. A stock board composed of brokers of well-known integrity meets daily, and only legitimate securities are handled.

The following is a consolidated statement of all of the banks in the city, both National and State, made per call June 3rd, 1886 :

LIABILITIES.	
Capital, -	\$ 2,219,750 00
Surplus and net profits, -	1,069,340 65
Circulation, -	720,790 00
Unpaid dividends, -	3,369 20
Due banks, -	431,723 73
Bills rediscounted, -	25,000 00
Due depositors, -	6,179,205 33
	\$10,649,178 91

RESOURCES.	
Loans and discounts, -	\$ 6,883,603 16
U. S. bonds to secure circulation and deposits, -	1,033,350 00
Other stocks and bonds, -	585,524 96
Premium on bonds and stocks, -	45,132 00
Real estate, furniture and fixtures, -	273,402 47
Due from banks, -	555,238 21
Exchanges for clearing house, -	177,113 09
Overdrafts, -	18,452 66
Specie, -	370,022 36
Currency, -	656,840 00
Due from Treasurer of United States, -	50,500 00
	\$10,649,178 91

The banks in detail, its officers, &c., are as follows :

First National Bank : Paid up capital, \$600,000 ; surplus fund and undivided profits, \$330,000. I. Davenport, Jr., president; H. C. Burnett, cashier.

Merchants National Bank : Paid up capital, \$200,000 ; surplus fund, \$75,000. John P. Branch, president; J. F. Glenn, cashier.

National Bank of Virginia : Paid up capital, \$200,000 ; surplus fund, \$30,000. E O. Nolting, president; J. W. Lockwood, cashier.

Planters National Bank : Paid up capital, \$300,000 ; surplus fund, \$250,000. J. B. Pace, president; Mann S. Quarles, cashier.

State Bank of Virginia : Paid up capital, \$300,000 ; surplus fund, \$35,000. John L. Bacon, president; William M. Hill, cashier.

Union Bank : Paid up capital, \$220,000. I. Davenport, Jr., president; James Miller, cashier.

Merchants and Planters Savings Bank : Paid up capital, \$100,000 ; surplus fund, \$40,000. John H. Montague, president ; Bernard Peyton, Jr., cashier.

Citizens Bank of Richmond : Paid up capital, \$100,000 ; surplus fund, \$20,000. W. J. Johnson, president; S. G. Wallace, cashier.

City Bank of Richmond : Paid up capital, \$200,000 ; surplus fund, \$20,000. Edward Cohen, president; Walker Hill, cashier.

COTTON.

The city of Richmond handled about 6800 bales of cotton last year, while between 25,000 and 30,000 bales passed through on the way to Newports News, where it was compressed and shipped to Europe. This has been about the situation of Richmond, as a cotton market, for some years past. With a cotton compress here there is no telling what dimensions this would assume as a cotton market. The outlook for the current year, however, is far more encouraging. The two cotton firms in this city expect to handle 25,000 bales of cotton this season. They say they have no difficulty in bringing it here, nor in disposing of it at good prices. This is a fine field for capital, and one that should be embraced by the monied men of the city.

THE JOBBING TRADE.

The position of the city of Richmond naturally makes her the jobbing market for the southern trade. When the war ended, and for a few years thereafter, she had virtually no trade beyond the boundaries of Virginia, and very little in that. The North was supplying the whole South with almost every article of merchandise. Richmond started trade chiefly with borrowed capital, and through the energy and enterprise of her tradesmen she has succeeded in occupying the fields with her goods, which a few years ago were monopolized by northern merchants. She is now annually increasing her area of territory and volume of trade.

West Virginia, North and South Carolina, and portions of Georgia, Tennessee and Kentucky, buy three-fourths of their goods in this market, while a goodly representation may be found in every market of the South. The reasons why Richmond controls this trade are simply owing to her geographical position and excellent transportation facilities. Jobbers in every line guarantee to duplicate the bills of Northern houses. Independent of this, Richmond offers these inducements that can not be duplicated by competing markets North. She is nearly two hundred miles closer to the Southern, Western, and South-western fields of demand; large lines of goods are manufactured here; freight rates are less; cost of living to a merchant visiting this market is cheaper; railroad fares are less, because the distance is shorter; and this latter fact enables goods to be shipped to destinations from ten to twelve hours in advance of competing markets. Without attempting to enumerate the list of articles covered by the jobbing trade of Richmond,—that information can be found elsewhere in this book,—it is only necessary to add that a merchant can purchase an assorted car load of goods here as easily as in any other trade centre.

SCIENCE, MUSIC AND ART.

A quarter of century ago Richmond had a most flourishing scientific establishment in the *Virginia Mechanics Institute*, which was founded about 1855. Annual fairs were held, and they were exceedingly popular, and many inventions were exhibited, which ere this would have made the names of some of Virginia's mechanics famous, but the war paralyzed all effort in this direction, and the great conflagration of 1865 swept away the last vestige of the building.

Some eighteen months ago a number of the most enterprising citizens met and re-organized the Institute, and it is now on the high road to success, although its effect is considerably circumscribed, and will be until they procure the means to build a hall. They have a flourishing school, numbering more than a hundred, and an able corps of instructors, where the following branches are taught: mechanical drawing and engineering, architectural drawing, free hand drawing, mathematics and book-keeping. The membership fee charged, of three dollars per annum, includes all the benefits of the school library, lectures and exhibitions. A fine library is being selected, which will embrace the best literary and mechanical works. Weekly lectures are held during school session, which is at night. This institution should receive the patronage of every mechanic in Richmond, particularly if he be a man of family, for here is a field open to a boy to obtain knowledge which will be of incalculable value to him in the prosecution of any business requiring skill for its successful prosecution.

The aim and purpose of the Institute is to give whatever scientific aid

it can to young men engaged in business, and particularly to those in mechanical pursuits. Richmond has two gentlemen who are engaged in microscopical work, and their products have received the highest encomiums from parties in the North for whom they do such work.

RICHMOND MOZART ASSOCIATION.

This association was organized in 1876 for the purpose of giving musical and dramatical performances. Success marked its career from the start, and within the past year they have built a handsome hall with a capacity for seating more than a thousand people. Entertainments are given weekly. They have an active membership of about nine hundred. Col. Wm. E. Tanner is president of the association, and James W. Pegram secretary.

The Gesang Verein Virginia, with a membership of one hundred and thirty-five, the Choral Instrumental and Musical Association, organized for the culture of the voice and sociability of the young, and the Richmond Musical Protective Society, the latter composed of professional musicians, are the other principal musical bodies in the city. There are innumerable teachers of music on various kinds of instruments in the city, while the amateur talent, both vocal and instrumental, is second to no city of its size in America.

The fame of some of the artists of this city is world-wide. Edward Valentine's recumbent figure of General Robert E. Lee, and his great ideal work, *Andromache*, will be handed down in history as two of the greatest works of art of the nineteenth century, while M. Ezekiel's statue of "Christ," and "Jack" Elder's picture of "Custer's Charge," will be none the less famed.

NEWSPAPERS.

There are five daily newspapers in the city, all of Democratic proclivities, and ever mindful of Richmond interests. Four of them are published in the morning, and one in the afternoon. The oldest is the Richmond Whig, which was founded in 1824. It is now published by the Richmond Whig Publishing Company, A. W. C. Nowlin, Editor.

The Richmond Dispatch, which dates from 1850, is published by the Richmond Dispatch Publishing Company, Wm. F. Drinkhard, Editor.

The Enziger (German), was established in 1852, by B. Hassell, its present owner and Editor.

The Staats Gazette (German), was started about sixteen years ago. Morris Richter is now its owner and Editor.

The Richmond State was founded in 1875. Richard F. Bierne is the owner and Editor.

A number of weekly papers and monthly periodicals also flourish, while all the great dailies in America have able, experienced, and accomplished representatives at the capital of the Old Dominion.

TRANSPORTATION.

Facilities afforded Traffic by Rail and Water.

Taking its location and situation into proper consideration, no city in the South enjoys greater facilities for transportation than Richmond. It is the centre of five great railroad lines, it has another under way, and enjoys deep water to the sea. But they should be viewed in detail.

THE PIEDMONT AIR-LINE.

This line, embracing the Richmond and Danville system of roads from Washington and Richmond to Atlanta, the South and South-west, controls 2262 miles of trackage, as follows :

VIRGINIA MIDLAND DIVISION.

	MILES.
Main Line—Alexandria to Danville,	231
Manassas Branch—Manassas to Strasburg Junction,	62
F. & P. R. R.—Franklin Junction to Rocky Mount,	37
Warrenton Branch—Warrenton Junction to Warrenton,	9
Gordonsville Branch—Orange to Gordonsville,	9
Stony Point and Madison Run Branches,	7
Total,	355

WESTERN NORTH CAROLINA DIVISION.

	MILES.
Western North Carolina R. R.—Salisbury to Paint Rock,	190
Murphy Branch—Asheville to Jarretts,	100
Total,	290

RICHMOND AND DANVILLE DIVISION.

	MILES.
Richmond & Danville R. R.—Richmond to Greensboro,	201
North Carolina R. R.—Greensboro to Charlotte,	93
Rich., York River & Ches. R. R.—Richmond to West Point,	38
Richmond & Mecklenburg R. R.—Keysville to Clarksville,	31
Milton & Sutherlin R. R.—Sutherlin to Milton,	10
Total,	373

NORTH CAROLINA RAILROAD DIVISION.

	MILES.
Main Line—Greensboro to Goldsboro,	130
North-western North Carolina R. R.—Greensboro to Salem,	28
State University R. R.—Chapel Hill to University,	10
 Total,	 168

ATLANTA AND CHARLOTTE AIR-LINE DIVISION.

	MILES.
Atlanta & Charlotte Air-Line—Atlanta to Charlotte,	267
North Eastern Railroad of Georgia,	60
Elberton Railroad—Toccoa to Elberton,	50
Hartwell Railroad—Hartwell to Bowersville,	10
Lawrenceville Railroad—Suwannee to Lawrenceville,	10
Roswell Railroad—Roswell Junction to Roswell,	10
 Total,	 407

SOUTH CAROLINA DIVISION.

	MILES.
C. C. & A. Railroad—Charlotte to Augusta,	191
A. T. & O. Railroad—Charlotte to Statesville,	44
Chester & Lenoir Railroad—Chester to Lenoir,	109
Cheraw & Chester Railroad—Chester to Lancaster,	29
 Total,	 373

COLUMBIA AND GREENVILLE DIVISION.

	MILES.
Columbia & Greenville Railroad—Columbia to Greenville,	143
S. U. & C. Railroad—Spartanburg to Alston,	68
Blue Ridge Railroad—Belton to Walhalla,	42
Laurens Railway—Newberry to Laurens,	31
Abbeville Branch—Hodges to Abbeville,	12
 Total,	 296

The Virginia Midland Division passes through a grass, mineral and wine region, and one also famous in the history of the late civil war, Manassas plains being on its line. From Richmond the line runs through the coal-fields and granite formations of Chesterfield, crossing the Norfolk and Western (from Norfolk *via* Farmville and Lynchburg, and onward through south-western Virginia) at Burkeville, through the grain and tobacco districts of Danville—the terminus of the old main line, where it connects with the Virginia Midland north. Southwardly the system extends over the North Carolina Railroad to Charlotte, N. C., thence dividing, with one line to Augusta, Ga., and the other to Atlanta, Ga. From Atlanta, Ga., the line under construction is projected through Birmingham and the Black Warrier coal-fields of North Alabama, across the Mississippi river to Texarcana, Texas, to connect at that point with the Texas, Mexican and California Railroad lines.

In North Carolina and South Carolina the system intersects the leading lines, finished and projected, from east to west, its cross lines and feeders draining the entire Piedmont sections, not only of Virginia, but of North Carolina and South Carolina, bringing the principle towns and cities in

these sections some two hundred miles nearer to Richmond than to any Northern city seeking Southern trade. The system runs also in the most direct route through the fine tobacco district of North Carolina, and the great cotton belts of South Carolina and Georgia, and has, under natural tribute for outlet, the inexhaustible mineral deposits of the three latter States, together with the products of their forests. It is especially a region of marbles of all shades. At Richmond and West Point the system has water connection with all the principal Northern ports, and wharfage capacity and depth of water sufficient for direct shipment to all foreign countries.

THE NEWPORT NEWS AND MISSISSIPPI VALLEY COMPANY.

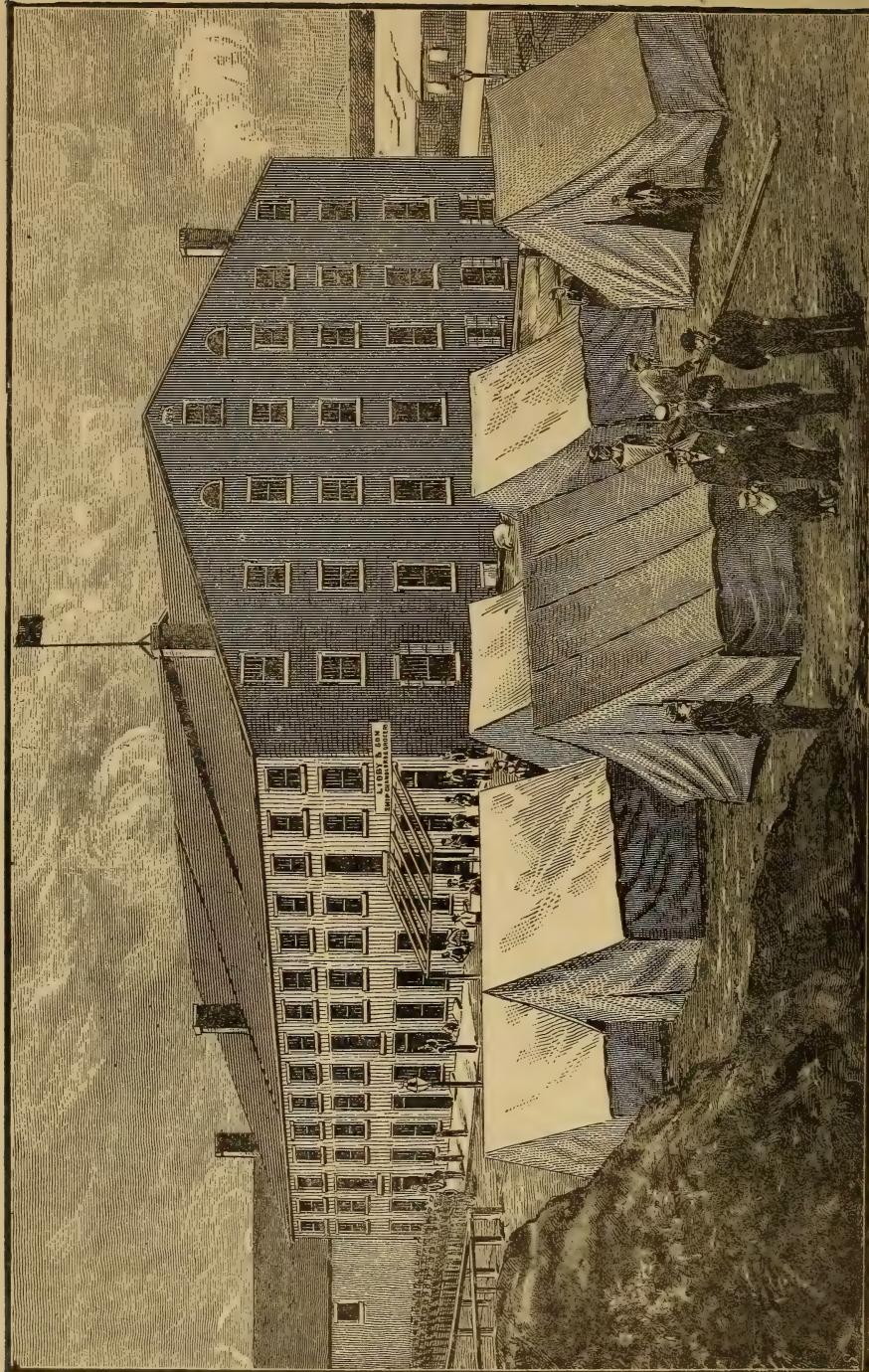
This system, formerly the Chesapeake and Ohio, extends from Richmond, Va., to Huntington, West Va., 420 miles; Newports News line, Richmond to Newports News, seventy-five miles; Elizabethtown, Lexington and Big Sandy railway, Huntington, West Va., to Lexington, Ky., 140 miles; Louisville and Nashville railroad, Lexington, Ky., to Louisville, Ky., ninety-four miles; Chesapeake and Ohio and Southwest railway, Louisville, Ky., to Memphis, Tenn., 392 miles. At Memphis it connects with the Memphis and Little Rock railroad to Little Rock, where connection is made with Gould's system to El Paso, on the Southern Pacific, running through to San Francisco, Cal., and giving the most direct route to the Golden Gate, as attested by the shipments via Richmond from New York. The Northwestern system runs from Lexington, Ky., to Covington, Ky., (Cincinnati), ninety-nine miles; from Cincinnati over the C. I., St. L. and C. line to Kankakee, 253 miles, connecting with the Illinois Central, fifty-six miles, to Chicago—making the comparative distances between Atlantic ports and principal Western railroad centres by the Mississippi and Newport News Railway Company system and its projected connections, much shorter than any of them.

The line runs in Virginia and West Virginia from Richmond *via* Gordonsville, Charlottesville and Staunton to the Ohio river. It drains the up-land tobacco, corn and wheat sections of Eastern Virginia, the great granaries of "the great Valley," bisecting the vast coal basins of West Virginia, and pierces the very heart of some of the most extensive beds of iron and other ores in the whole southern country. The coal supply, contiguous to the road, is practically beyond computation, and the expense of mining is reduced to a minimum compared with the cost in many other fields. Shaft work, usually such a heavy charge, is unknown, except for air holes, which can be sunk for a trifling sum. The character of the coals are bituminous and semi-bituminous, viz: Cannel, splint, gas, and pure bituminous steam coals—the superior quality of which, for domestic use, and the various mechanic arts for which they are severally adapted, hav-

ing been well established. The iron ores comprise nearly all the varieties used in the manufacture of iron and steel. Along the line of the road are also immense stretches of virgin forest, the timber consisting of oak, yellow poplar, black walnut, hickory, cherry, sycamore, pine, and other varieties, in demand for manufacturing purposes. It has been proven by actual working, and is now not disputed, that iron can be manufactured from the ore along the Chesapeake and Ohio railway at a lower cost than in any other portion of the country—a fact that has already led to numerous plants being made by Northern and English capitalists, and created a valuable source of demand upon Richmond, as well as a source of supply for her manufactures. In a picturesque point of view the country from the eastern slope of the Blue Ridge to Huntington is nowhere excelled. Westward and south-westward from Huntington the line passes through Blue Grass country, and lays under tribute an immense grain and tobacco growing area. The wheat of this section is particularly suited to the needs of the large milling interest of the city, in the manufacture of the celebrated Richmond brands of flour which have held for nearly a century the chief place in the South American trade. By its north-western connections it also reaches by short and direct route and low grades the great north-western grain centres. The Newports News extension, though but recently completed, is the realization of the dream of years of those who have studied the interests of Richmond and Virginia. Here the system has immense wharves and warehouses, and owns a water front capable of accommodating any conceivable demand of shipping. The depth of water is sufficient to float the largest vessels. The line drains a country hitherto cut off from railroad communication with any point.

THE RICHMOND AND ALLEGHANY RAILROAD.

The Richmond and Alleghany railroad follows the line of the old James River and Kanawha canal—the initial link of Washington's favorite scheme for mingling the waters of the James and Ohio rivers—from Richmond through Scottsville, Columbia and Lynchburg, to Buchanan, thence to Williamson's, on the Chesapeake and Ohio railway, 230.31 miles, with branch line to Balcony Falls, 174.50 miles west of Richmond, to Lexington, Rockbridge county, Virginia, 19.38 miles. It also has under lease the Henrico railroad, which connects with its main line a short distance above Richmond, and passes through the Henrico coal-fields to Hungary station on the Richmond, Fredericksburg and Potomac railroad. The total trackage finished and operated is 260.09 miles. The road drains the beautiful James River Valley—the garden spot of Virginia—which, prior to its completion, was off the line of any railway. The agricultural districts contiguous to the road are unsurpassed for richness and



variety of product by any section of the whole country, while the mineral deposits along the road, and demanding an outlet by it, are exceptionally extensive. In iron ores the James River Valley especially emphasises the statement of Wiley, that "Pennsylvania, rich as she is, is poor in iron ores compared with Virginia."

Prof. Jno. L. Campbell, of Washington and Lee University, says: "The canal and its railway connection traverse every one of the five great ore-bearing geological formations of Virginia, and one of the finest limestone regions in America. In these formations, or belts, we find in great abundance and of superior quality, every variety of ore that is profitably worked for iron anywhere in the world, with the exception of the carbonates, like the 'clay iron-stones' and 'black band' ores of England, which are impure carbonates found in the coal regions. Other minerals, besides iron ores, that promise to become sources of revenue to the State as well as to the Company, abound in this valley."

He divides the ores in five belts, giving assays of specimens from each belt, and showing that limestones hitherto employed so successfully for fluxing, are found in close proximity to all the deposits. Besides this the Richmond and Alleghany is already projected to Pittsburg, Pa., through other extensive coal deposits. In addition to iron ores, there are near to the line or immediately upon it, kaolin, sand of a superior quality for making glass, the manganese and copper ores of Nelson and Amherst counties, the barytes of Botetourt and Rockbridge counties, the partially worked gold mines of Fluvanna, Buckingham and Appomattox, the granite quarries above Richmond, and the slate quarries of Buckingham. Since the road has been in operation, there has been quite an influx of settlers to some of the counties through which it passes—which has made itself most perceptibly felt upon Richmond trade. Among the property acquired by the railroad company in the transfer of the franchises of the James River and Kanawha Canal Company were 6,800 feet of available dockage on the river front of the lower portion of the city, together with one of the most valuable water powers in the Union. The connection with the Norfolk and Western system at Lynchburg, is also a great acquisition to Richmond. This line runs through Liberty, Salem, the iron, lead and zinc formations, and the rich pasture lands and forests of South-western Virginia, into East Tennessee, giving another great system to the West, and with the Chesapeake and Ohio, and the Alleghany connection with that road at Williamson's, an advantage in the matter of grades that is beyond dispute. The single item is of incalculable value and importance to Richmond. The grades of the Richmond and Alleghany between Lynchburg and Richmond average but four feet to the mile.

THE ATLANTIC COAST LINE.

The Atlantic Coast Line system is the second great trunk line connecting Richmond with the South. The total trackage from Richmond south controlled by the system is 566 miles, as follows: Richmond and Petersburg railroad, Richmond, Va., to Petersburg, Va., 25 miles; Petersburg railroad, Petersburg to Weldon, N. C., 65 miles; Wilmington and Weldon railroad and Tarboro' Branch, Weldon, N. C., to Wilmington, N. C., 182 miles; Wilmington, Columbia and Augusta railroad, Wilmington, N. C., to Columbia, S. C., 192 miles; Northeastern railroad, Florence, S. C., to Charleston, S. C., 102 miles. At Charleston the system connects with the Charleston and Savannah railroad, from Charleston to Savannah, Ga., 115 miles; thence over the Savannah, Florida and Western railroad to Jacksonville, Fla., 172 miles. The line crosses the Norfolk and Western system at Petersburg, the Seaboard and Ronoake at Weldon, and passes *via* Goldsboro', on the Richmond and Danville system, through the immense pine stretches of North Carolina and the lower cotton belts of South Carolina and Georgia. Through its cross-lines and connections it must draw the entire traffic to the east in the three last-named States; while to the west it drains the whole country between it and the Danville system not tributary to the latter. In the logic of trade and traffic these two systems must make Richmond their natural base of supply, and reciprocally the depot of concentration, for the shipment or distribution elsewhere, in manufactured or crude form, of their overplus of raw material. At Chester, Va., on the Richmond and Petersburg railroad, the system crosses the Brighthope railroad, extending from Bermuda Hundreds, on James river, to the Brighthope coal district, in Chesterfield county. The country along the line of the road depends altogether upon Richmond for its supplies. The lands in this region, having a triassic basis, are admirably adapted to the production of cigar ("Seed leaf") tobacco, when the production of that special type shall be added to those which have already made Virginia famous as a tobacco State.

THE RICHMOND, FREDERICKSBURG AND POTOMAC RAILROAD.

This is the great short line from Richmond *via* Fredericksburg to Quantico, on the Potomac river; eighty-two miles from Richmond, connecting at Quantico with the Pennsylvania system to Washington, thirty-four miles; thence to New York, Boston, and the New England manufacturing centres. It passes in Virginia through many of the important battle-fields of the late war, and connects at Richmond with the short line south and south-west for passenger traffic. By it our jobbers have the most direct and quickest route for obtaining, by fast freight and express, from the North what is not supplied by the Richmond manufactories.

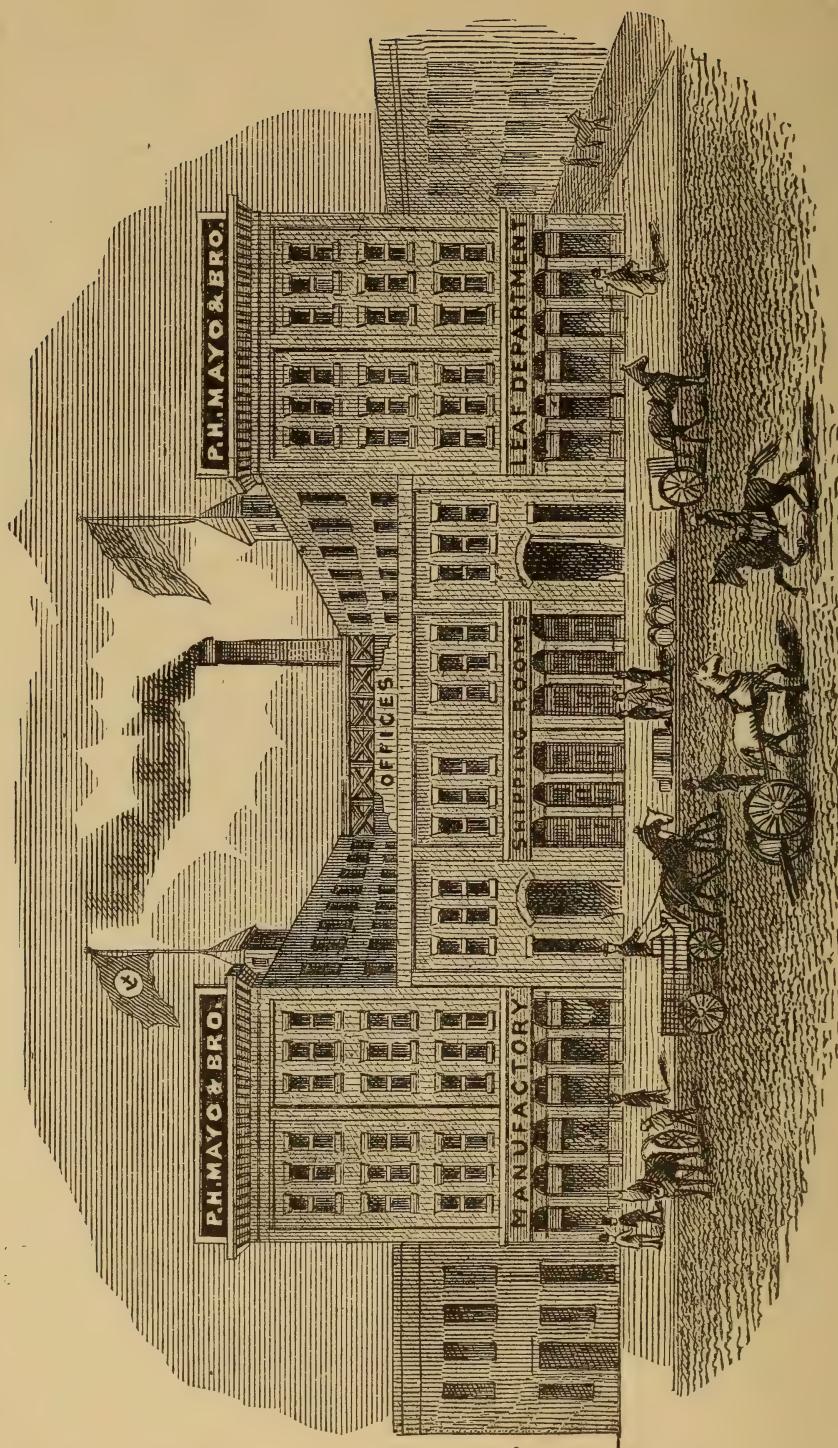
There are three through passenger trains over it each way daily, and it is one of the best equipped and safest roads in the Union. Over this line the tobacco manufacturers of Richmond receive the bulk of the famous leaf, known as the "Caroline Sun-cured," which leaf furnishes the stock for the finest grades of plug tobacco made in the world.

THE RICHMOND AND CHESAPEAKE RAILROAD.

This road, now under way, will extend from the Union Depot in the city of Richmond, by way of a tunnel under Eighth street, to the Great Wicomico river on Chesapeake Bay, connecting with the Pennsylvania system at Chrisfield. Its length will be seventy miles, passing through a fine and fertile country. It will, when completed, save in time between Richmond and New York one hour and thirty minutes, and will cost, including tunnel and property near the approaches of the tunnel and the wharf at the terminus, about four millions of dollars. This road will be completed in about one year.

WATER COMMUNICATION.

Rocketts, the lower end of the city, has a wharf frontage of 3000 feet on the north side, and 1500 feet on the south side of James river. That of the Chesapeake and Ohio Railroad Company, just below the city, is 1000 feet, add to this the 6800 feet of dockage controlled by the Richmond and Alleghany Railroad Company, and we have a grand total of 12,300 feet. This wharfage capacity can be extended indefinitely. The depth of water in the dock is fourteen feet, sufficient to float the majority of coasting vessels. The depth in the river over the bar is nineteen and a-half feet, which is to be increased to a depth of twenty-four feet. Such depth of water is desired, not only for the export trade, but for the entrance of raw material by sail vessels for use in manufactories. This work of improvement has been pushed forward with energy, each year showing a greater depth of water. The regular lines of steamers from Richmond, exclusive of the river line to Norfolk, are the Old Dominion for New York, the Powhatan for Baltimore, and the Clyde line for Philadelphia. From West Point, the Old Dominion for New York, the Boston and Providence for Boston, and the York River line for Baltimore. From Newports News the Brazilian and United States mail steamship line. The report of the Harbor Master for the year 1885, gives the number of vessels arriving at the Port of Richmond as follows: Steamers 320; sea-going capacity 470,000 tons; sailing vessels 560, as follows: barks 20, brigs 27, schooners 513. This does not include river steamers, tug-boats, or small sailing vessels that trade in the waters of Virginia.



[See opposite page.]

REPRESENTATIVE HOUSES.

Sketches of Leading Richmond Merchants, Manufacturers, &c.

The concluding portion of this work is devoted to a review of the history of a number of the leading mercantile and manufacturing houses, whose aggregate capital and enterprise have so greatly aided in the development of the commercial and trade industries of Richmond, and in the advancement and perpetuation of her wealth and civilization. Only houses whose reputations are above suspicion have been mentioned; and if the list be incomplete, it is not because of any bias on the part of the editor or publishers. Very few of the large retail houses have a place in this volume, because their interests are merely local, and because the "Industries of Richmond" is intended for wider circulation than their patronage would justify.

P. H. Mayo & Bro.—Manufacturers of Plug Tobacco, Nos. 13 to 23 South Seventh, and 110 South Seventh street. On land and sea are the products of this factory known, to the bond and free of every clime where the weed is used. This business was founded fifty-six years ago by Robt. A. Mayo; the firm was afterwards changed to Robt. A. and P. H. Mayo, and in 1865, to P. H. Mayo & Bro. A few years ago, Mr. P. H. Mayo admitted Mr. Thomas Atkinson, Jr., as a partner, and the business has since been conducted by these two gentlemen under the present firm name of P. H. Mayo & Bro. On the opposite page is an illustration of their handsome establishment.

The five buildings seen represent one of the most complete tobacco manufactories in this country. They cover an area of about 40,000 square feet, and are fitted throughout with the most modern machinery and other appliances necessary for the successful prosecution of this immense and constantly increasing industry. They employ between five and six hundred hands, and yet every department is so perfectly systematized that the utmost harmony prevails. The works have a capacity for turning out between four and five millions of pounds of the manufactured article per

annum. Their brands are too numerous to mention. They make all kinds of navy tobaccos, for smoking and chewing, and more of it than any factory in Richmond. They sell goods over most of the United States and in foreign markets, having local agencies in all the principal distributing centres.

Mr. Mayo was born and raised here, and has been engaged in this business since 1853. He is a member of the Board of Directors of the State Bank of Virginia, and is connected with various other enterprises. Mr. Atkinson, who is a nephew of Mr. Mayo, was also born and raised here; and has been with this house thirteen years. He is a director in the Virginia State Insurance Company. Both gentlemen are practical manufacturers, and are experienced in the business in all its details. They personally supervise the business in every branch of the establishment. As a historical incident, the following is worthy of note in connection with the Mayo family. About one mile below Richmond is the burial place of the famous Indian chief Powhatan, the father of Pocahontas. This country seat, "Powhatan," was for about a century and a half the homestead of the Mayo family, and the present members of the firm of P. H. Mayo & Bro. were born there. Another member of the family first laid off the city of Richmond.

Old Dominion Tobacco Works.—Manufacturers of Plug Tobacco, corner of 19th and Cary streets. Messrs. Myers Bros. & Co. are the proprietors of the "Old Dominion." Fred. G. Myers and Jacob Edel, of Richmond, and Sigo and Herman Myers, of Savannah, compose the firm. About four years ago this firm came here from Lynchburg, and built their splendid factory. The building is 170 feet long, with two wings of 110 by 45 feet, and four stories high, with a basement, which is used for the storage of leaf in hogsheads. The first floor is the prizing and stock room, the second floor the lump makers' room, the third floor the drying and picking room, and the fourth is the job room.

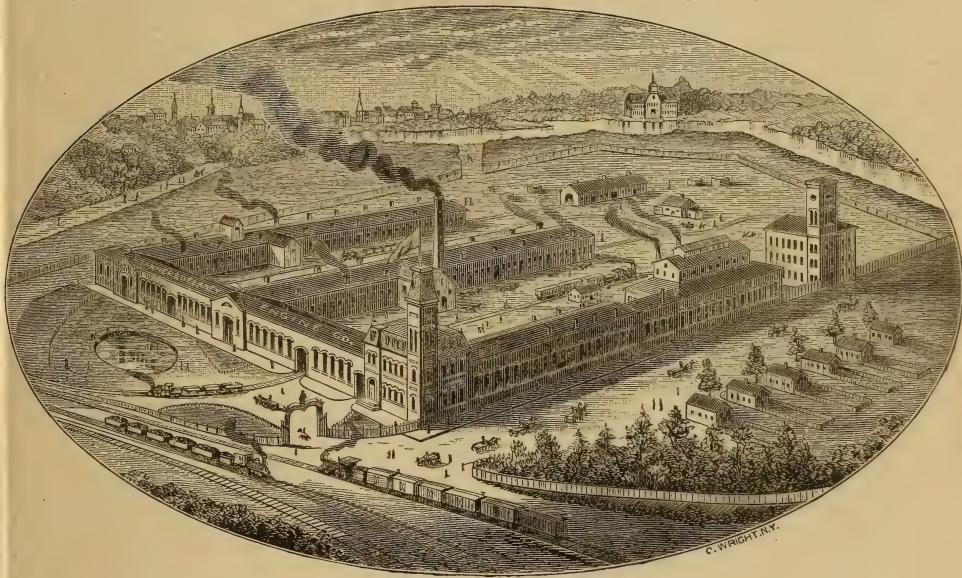
Enterprise has marked their footsteps since their advent in this city, and success has crowned their every effort. Fortunate, *first*, in having erected such a handsome and commodious structure, and in the selection of its name. *Second*. In placing upon the markets, both foreign and domestic, such excellent brands of tobacco, as their specialties: "Fanny Edel," "L. Rond," "Epicure," "Alarm," "Love," "Old Sledge," "Saratoga," "Old Dominion," and "Tip Top." *Third*. In the selection of the most reliable agents in all the principal cities of the United States, to represent their goods. *Fourth*. In having first carried off the palm over 27 competitors from various sections of the Union, by being awarded the contract for supplying the United States Government with tobacco for the Navy. Can any other establishment produce such a record? Pluck and unwavering fidelity to business has accomplished this result, right in this city, where there are at least forty factories. The capacity of this factory is 3,000,000 pounds yearly. Hands employed, between 450 and 500. They have a large manufactory in Jacksonville, Florida, for making Key West cigars. This is in charge of Mr. Sigo Myers, while the making of the cigars is under the personal supervision of Mr. Gato, a Cuban, who is thoroughly qualified in the business.

In Savannah, Ga., they have a branch house, under the firm name of H. Myers & Bro., where they are jobbers of cigars, tobacco and liquors.

This is managed by Mr. Herman Myers, who is President of the Savannah National Bank, a member of the City Council, and one of the founders of the "Daily Times."

If Richmond had a few more such live men as compose this firm, there would never be any ground for the assertion that is sometimes made in the daily press, that this market is losing prestige in the leaf order line. The advice to short-sighted members of the tobacco trade is, "stick close to your desks, and never go to sea, and you all may be rulers of Uncle Sam's Navie." Myers Bros. & Co. occupy the waters now.

The Tanner and Delaney Engine Company.—Manufacturers of Steam Engines, Boilers, Saw Mills, Locomotives, and Gas Machinery. Wm. E. Tanner; President; Wm. R. Trigg, Vice-President; R. D. Huddins, Secretary and Treasurer; Alexander Delaney, Superintendent.



Location, Northern suburbs, on the C. & O R. R. This company was incorporated in 1882 with a capital stock of \$300,000, but the business was founded by Col. Tanner in 1865, and from the small plant that he nourished has grown this immense establishment which covers twelve acres of ground. This company is the largest in its line south of Philadelphia. The capacity of the works is three hundred steam engines per annum, exclusive of other machinery. Their annual sales range from \$300,000 to \$400,000. They employ about eight hundred hands, and their average pay-roll is \$16,000 per month. Their trade is all over the United States, and in South America. The specialties of the works are steam engines, saw mills, locomotives, and machinery for manufacturing gas. They are sole agents in the United States for Cole's patent Pole Road Locomotives and Lumber Cars. They own the village of Mansfield, covering twenty-five acres, which they built up with cottages for the accommodation of their workingmen and families. Col. Tanner has general charge of the entire

business. He is a native of Richmond and has always been in this line. He has represented this city in the Council of the city government, and as a member of the State Senate. He is prominent in Masonic circles and musical matters. He is president of the Mozart Musical Association.

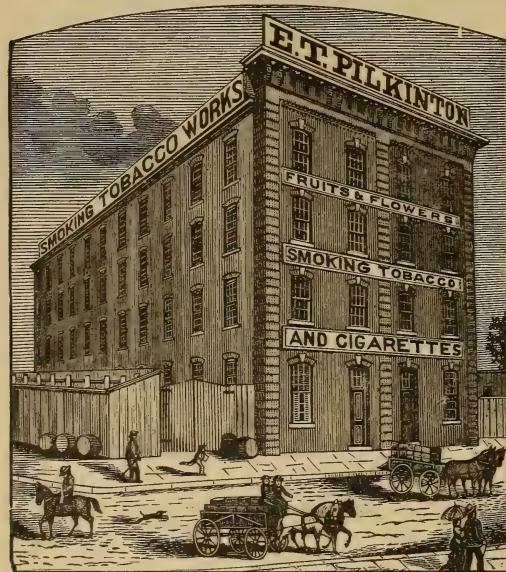
Mr. Delaney has charge of the manufacturing department. He has been a resident for fifty years; is a graduate of the Tredegar company, and a practical machinist of the highest order. The combined efforts of Col. Tanner and himself have made famous the name of the Tanner and Delaney Engine Company throughout the iron world.

Mr. Trigg manages the finances. He is a native of Richmond, has been Vice President two years, and was formerly engaged in the banking business. Mr. Hudgins has been connected with the company from boyhood, and ably fills the position of Secretary and Treasurer. He was for two years the Treasurer of the West Point Terminal railway and Warehouse Company. Nearly all of the stock of The Tanner & Delaney Company is owned in Richmond. It is one of the most finished and complete establishments in the United States.

E. T. Pilkinton & Co.—Manufacturers of all styles and grades of Smoking Tobacco, No. 514 North Twelfth street. This is the oldest and the largest factory engaged exclusively in the manufacture of smoking

tobacco in the city, and for twenty-six years has "Fruits and Flowers" been upon the market as their leading brand. Its reputation is known to the lovers of a good smoke on two Continents, and no brand made in this city is better known to the local trade. The capacity of the factory is 1,200,000 pounds per annum. They employ forty hands; have three commercial salesmen on the road; local agents all over the United States, and sell to the trade throughout America, Australia, and England.

This business was founded by the late E. T. Pilkinton in 1860, who managed



the concern until his death in January, 1883, since which time Mr. W. W. Russell has been the proprietor. Mr. Russell has had many years experience in tobacco, and was connected with this house for years prior to becoming the owner of the business. He is a native of Virginia, and a former resident of Petersburg.

Valentine's Meat-Juice Works.—Mann S. Valentine, proprietor, corner Sixth and Cary streets. As a proprietary preparation, Valentine's Meat-Juice stands unrivalled. It is one of the greatest propagators to longevity extant. About fifteen years ago it was first introduced to the public, and to-day it is known to the four quarters of the globe. When the preparing of Meat Juice was first commenced, the work was all done by hand, but as the demand for it increased so rapidly, Mr. Valentine had to look out for assistance, and he found it in steam and water. These he controlled by certain machinery of his own invention brought into requisition, and he now has every facility it seems possible to obtain for the successful prosecution of this immense business. The buildings comprising the present establishment, front seventy-eight feet on Cary street, and run back 100 feet. The main building is 78x50 feet, four stories high with a basement. It is built of brick, with iron front and granite foundation. The interior of the works it is unnecessary to describe further than to say, that they are handsomely finished and fitted, and every department is thoroughly systematized. Physicians, medical experts, and writers of both hemispheres, endorse and recommend Valentine's Meat-Juice, and here is what they say in a nutshell, "It can be used in all cases where it is necessary that the stomach should have food, no matter how weak that organ may be or the disease of the sufferer."

A two ounce bottle contains the concentrated juice of four pounds of the best beef, exclusive of fat, or the condensed essence of one and a half pints of the pure liquid juice, which is obtained from the flesh of beef.

Heat and the fluctuations of different climates do not change its character.

The use of the Meat-Juice does not interfere with the administration of any medicines, but it would not be advisable to mix acids or alcoholic liquors with it, as its character may be altered and its nourishing qualities impaired. Take it, therefore, a short time before or after remedies. The use of hot water with the Meat-Juice changes its character and impairs its value.

The use of seasoning has been wholly abstained from, leaving to the medical adviser all directions in this respect required for the sick.

Whenever the stomach from irritability fails to retain either food or medicines, the Meat-Juice may be employed to prepare that organ for their reception.

The time for using—besides during illness—just before or after meals, on rising in the morning with a feeling of debility, or on retiring at night and not disposed to sleep.

The applications of the Meat-Juice for the relief of nausea from various causes, sea-sickness, morning sickness, from intemperate drinking, is unsurpassed.

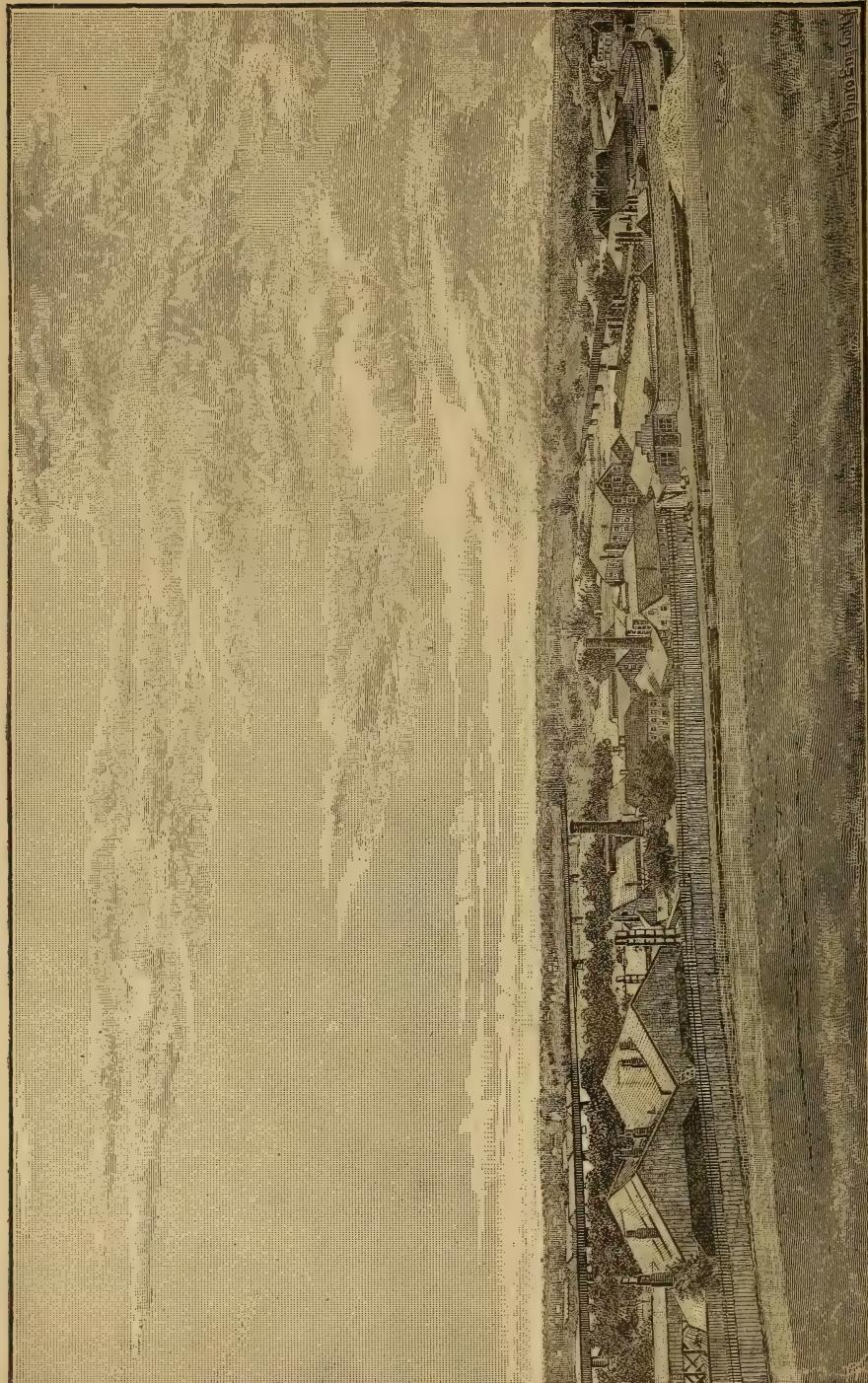
To take it as a grateful drink, use cool water with it, or, if desired, crushed ice.

The Meat-Juice may be warmed over a water bath to the temperature of 130° F.—but as this requires great care, heating it should be done only when absolutely necessary.

Where cod-liver oil is objectionable to the taste or the stomach, use the Meat-Juice in it, as it commends the oil to acceptance and digestion.

It is also used with great benefit hypodermically.

All the slaughtering of beef consumed at their works is done just beyond the corporate limits of this city, and no head of stock is slaughtered unless



TREDEGAR IRON WORKS.

[See opposite page.]

it weigh the minimum of 1,000 pounds. Only the best cattle from the South-west and West are used.

Mr. Valentine and his five sons, all of whom are natives, and to the manor born, manage this vast enterprise. They were reared in the business, and are well trained to their respective departments. Edward P. Valentine is the analytical chemist of the establishment.

The Tredegar Company.—Joseph R. Anderson, President; Archer Anderson, Vice-President and Treasurer; J. F. T. Anderson, Secretary; F. T. Glasgow, Superintendent Foundries and Car Shops; R. L. Archer, Superintendent Rolling Mills. Fifty years ago this business was founded by the late Francis B. Deane, but it remained to the last quarter of a century of its existence to make for it a reputation second to no iron industry in America, and this it achieved during the days of the Confederacy, from 1861 to 1865. Prior to this period, however, its locomotives were running on Southern railroads, its rails and spikes were in general use, and the blasts from the steam-whistles of its portable and stationary engines were sounded on two continents. Its propelling power was also felt on the high seas, for the United States steam-frigates, Roanoke and Colorado, were furnished with engines, boilers and guns from this great establishment. The Tredegar was also among the first to build a steam-launch, the United States Revenue Cutter James K. Polk had her machinery built by, and was fitted out at the Tredegar ship-yard. But, as previously stated, its name and fame is linked with the war history of Richmond, and is as enduring as the city itself. When communication was cut off, and Richmond was wrapped as it were with a blanket by the hosts of opponents without, when munitions of war were almost as necessary as food, then it was that the Tredegar proved a friend in need and a friend indeed. Without going further into detail, it is only necessary to say that this establishment again commenced to manufacture cannon, cannon-balls, and other munitions of war, with which they supplied the Confederate government until the city was evacuated.

Many years prior to the war period, the Tredegar company made cannon for the Federal government, and as far back as 1846, they were in a trial contest with four other foundries in this class of work, and the United States government decided in favor of the superiority of the Tredegar. It is not improbable that during the late war between the States, the cannon from this establishment belched forth fire on opposing sides.

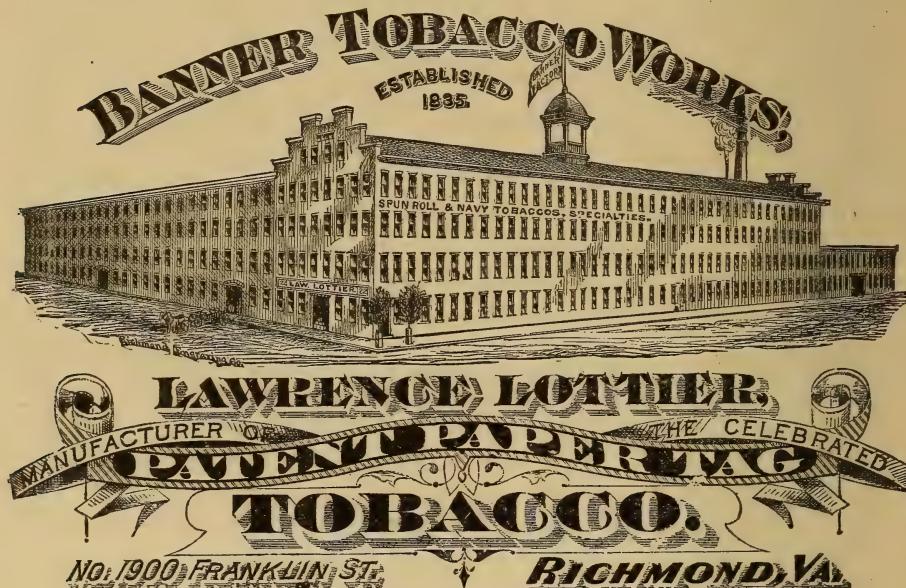
In 1841, which was five years after the Tredegar was founded, General Joseph R. Anderson began to conduct the business, and has been its master spirit ever since. In 1867 it was incorporated, as now, with a capital stock of \$1,000,000.

The capacity of the rolling mills is from 35 to 40,000 tons, and 25,000 tons at the four foundries per annum, of such iron as is used in the construction of large steamships, the latter being under the supervision of Robert E. Masters, well known to the iron world as a contributor to the "American Machinist" on foundry practice.

The works cover an area of sixteen acres, and are among the largest in the United States. All the vast machinery is driven by water-power from the James river, the capacity of which is equal to one thousand horse power. The works give employment to from nine hundred to eighteen hundred men, according to the state of trade, and when running in full

blast the pay-roll averages \$50,000 per month. The product of the works consists chiefly of spikes, fish-plates, bolts, bar iron, horse and mule shoes, water and gas pipe, iron and brass castings generally, stationary, portable and marine engines and boilers, freight cars, wheels, axles, and indeed all kinds of railroad work. Their trade is all over the United States, and in South America and Cuba.

General Anderson is a native of Virginia, a graduate of West Point Military Academy, and entered the army as an officer in the corps of engineers. In 1840 he resigned to assume the management of the Tredegar company, with which he has since been identified.



Banner Tobacco Works.—Lawrence Lottier, Proprietor, No. 1900, Franklin street, Richmond, Va., No. 87. When this factory was started, in 1835, by Lawrence Lottier, Sr., now deceased, it had a capacity for turning out about one thousand pounds per day. The works were gradually enlarged from time to time until 1876, when its present dimensions were attained, and its capacity reached fifteen thousand pounds per day. Among the most prominent brands of plug manufactured are Durham, Silver Coin, Police, Gold Roll, Banner Spun Roll, Black Spun Roll, Ladies Twist, Black Cable Twist, Strawberry Twist, Cherry and Tuckahoe.

The Spun Roll and Ladies Twist are made for export trade, while the other brands are sold all over the United States. They employ five hundred hands in the factory, have six commercial salesmen on the road, and local agencies in all the principal cities in the Union.

Mr. Lawrence Lottier, who was born and raised here, and brought up in the tobacco business, managed the works from 1850 until 1882, since which time he has taken very little active part in the establishment. His sons, John D. and Lawrence Lottier, Jr., now manage its affairs. The former attends to all outside matters, while the latter looks after the office,

finances, and manufacturing departments. This factory makes more sun-cured twist than any house in Richmond, and it is chiefly consumed by the Virginia chewers, for whom it is specially made.

The Haxall-Crenshaw Company (Haxall Mills).—Philip Haxall, President; Lewis D. Crenshaw, Jr., Treasurer; Barton Haxall, Vice-President; Charles S. Crenshaw, Secretary. Situated on the river, foot of Twelfth street. No work on "The Industries of Richmond" and no history of this city would be complete without the name of Haxall Mills, indeed, the first reputation Richmond derived as a manufacturing centre was obtained through this establishment.

Between sixty-five and seventy years ago, the product of these mills under "The Haxall" brand was known in the Brazilian market. The mills were founded in 1809, when the population of this city was less than twenty thousand. It is the oldest business house in Richmond, the largest in its line south of Baltimore, and one of the largest single mills under one roof in the United States. The enterprise was founded by Messrs. Philip Haxall & Co., and several changes took place in the firm name until 1858, when it became known as Haxall, Crenshaw & Co., and in 1876 it was incorporated by its present name, with a capital stock of \$400,000. The following are its officers:—Philip Haxall, President; Barton Haxall, Vice-President; Lewis D. Crenshaw, Jr., Treasurer; Charles S. Crenshaw, Secretary. Board of Directors:—Wm. G. Crenshaw, Wm. H. Haxall, Lewis D. Crenshaw, Jr., Philip Haxall, Alexander Cameron, Charles S. Crenshaw and Barton Haxall. They employ one hundred and thirty hands, and the mills have a capacity for turning out fifteen hundred barrels of flour per day, while the corn mill has a capacity for grinding one thousand bushels of corn.

Twice have these mills been visited and destroyed by fire—once in 1830, and again in 1874,—but phoenix-like, they arose each time greatly enlarged and improved. They escaped the ravages of the great conflagration in April, 1865, when Richmond was evacuated, and almost everything on the water-front was swallowed up by the fire fiend.

The property comprises about seven acres, with a frontage of one thousand feet on James river. The buildings consist of a flour mill 60x85 feet and eight stories high, a wheat-house eight stories high, with a storage capacity for seventy thousand bushels, storage houses 150x152 feet, corn mill, repair shops, offices, dwellings for millers and a large brick stable. The mills are fitted throughout with improved machinery, including that for the patent roller process flour, and are driven by water-power from the James river.

The special brands of flour manufactured, are "Haxall" and "Crenshaw," which are exported to the West Indies, South America, Africa and England, and the "Byrd Island" Patent Family, which is sold in domestic markets.

This house is represented in New York by Messrs. Crenshaw & Wisner, Eagle Building, No. 71, Wall street.

Messrs. Philip and Barton Haxall are grandsons of the founder of this business. Captain Philip Haxall is President of the Grain and Cotton Exchange, and the original commander of the "Stuart Horse Guards." Mr. Lewis D. Crenshaw, Jr., is a son of the original member of the firm of Haxall, Crenshaw & Co. He is a prominent member of the Board o

Aldermen, and the James River Improvement Committee. Mr. C. S. Crenshaw is a brother of Mr. Lewis D. Crenshaw, Jr. All the members of this company were born and raised in Richmond, and brought up in this line of business.

M. Millhiser & Co.—Jobbers of Dry Goods and Notions, No. 1309, Main street. This is not only the largest Dry Goods and Notion House in Virginia, but it is one of the best known in the State. M. Millhiser & Co. occupy the large four-story brick building with basement, thirty feet front by one hundred and seventy in depth. The basement and first floor is used for displaying their immense stock of Dry Goods, while the remaining floors are filled with all kinds of Notions. They employ twenty clerks and salesmen, have seven commercial travellers almost constantly employed on the road, and enjoy a fine trade, chiefly located in this State, West Virginia, and North and South Carolina. The house was established in 1865, by Millhiser & Moses, and about fifteen years ago it assumed its present name, M. Millhiser & Co.—Messrs. M. Millhiser, G. Millhiser, S. Hirsh and E. Millhiser, comprising the firm. M. Millhiser has lived here for forty years; was formerly engaged in the retail Dry Goods business, is a special partner in the wholesale grocery of L. C. Younger, interested in the Richmond Cedar Works, and is a Director in the City Bank. G. Millhiser, son of the senior partner, was born and raised here, and brought up in this line of business. He is the President of the Richmond Cedar Works, and a special partner in the firm of L. C. Younger. S. Hirsh was born and raised here, has been with this house as partner for fifteen years, and was formerly in the same business. He was the first President of the Richmond Perpetual Building and Loan Association. E. Millhiser, another son of M. Millhiser, was raised to the Dry Goods business. He is also interested in the Richmond Cedar Works. The senior M. Millhiser does not take an active part in the business, but it is managed by the other three members of the concern.

Old Dominion Iron and Nail Works Co.—Manufacturers of Nails and Bar iron, R. E. Blankenship, President; works, Belle Isle; office Fourteenth and Cary streets. These works, which were incorporated in 1857, with a capital stock of \$300,000, are located on Belle Isle. They are the only nail works in the city, and are twice the largest of any in the South. They employ seven hundred hands, and have the capacity for turning out 25,000 tons of nails and bar iron per annum. The trade of these works is located all through the Southern States.

Capt. Blankenship has recently closed a contract for the building of a complete Bessemer steel plant, and the work is now progressing and will probably be completed ere the close of the year. This will be the first Bessemer steel plant in the South. The contract covers the entire plant, which will be complete in all parts, and will deliver the slabs and billets ready for the finishing rolls.

The plant will have two melting cupolas, two converter-vessels, soaking-pits, and hydraulic cranes to handle materials and finished steel. The boilers will be of the Babcock and Wilcox water-tube type, and sufficiently large to run the whole plant, which will make 200 tons of steel per day. The works will be run with producer-gas, made in producers used in this country only by the contractors, and said to be the best known. The

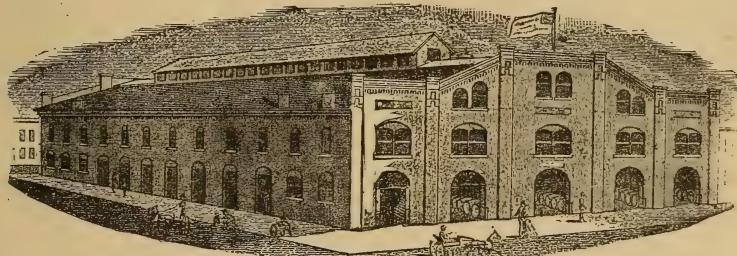
blowing engines are 36x48, and will be nearly twenty feet high, and of sufficient capacity to permit additions to be made to the plant if desired. The buildings will be different from anything in this locality, being made entirely of rolled iron, bolted and riveted together. The main house will be 130 feet long and sixty feet wide, clear from end to end.

The steel made will be partly for nails, but that is only one of its uses. All kinds of bridge-work, machine steel, wire-rods, and bar-steel will be offered to the trade.

Belle Isle, where these works are located, is known throughout the United States as a prison for Federal soldiers, during the "war between the States." To the energy and business qualifications of R. E. Blankenship, the President and Commercial Agent of the Old Dominion Iron and Nail Works is due the splendid success that has marked the career of this large and growing industry.

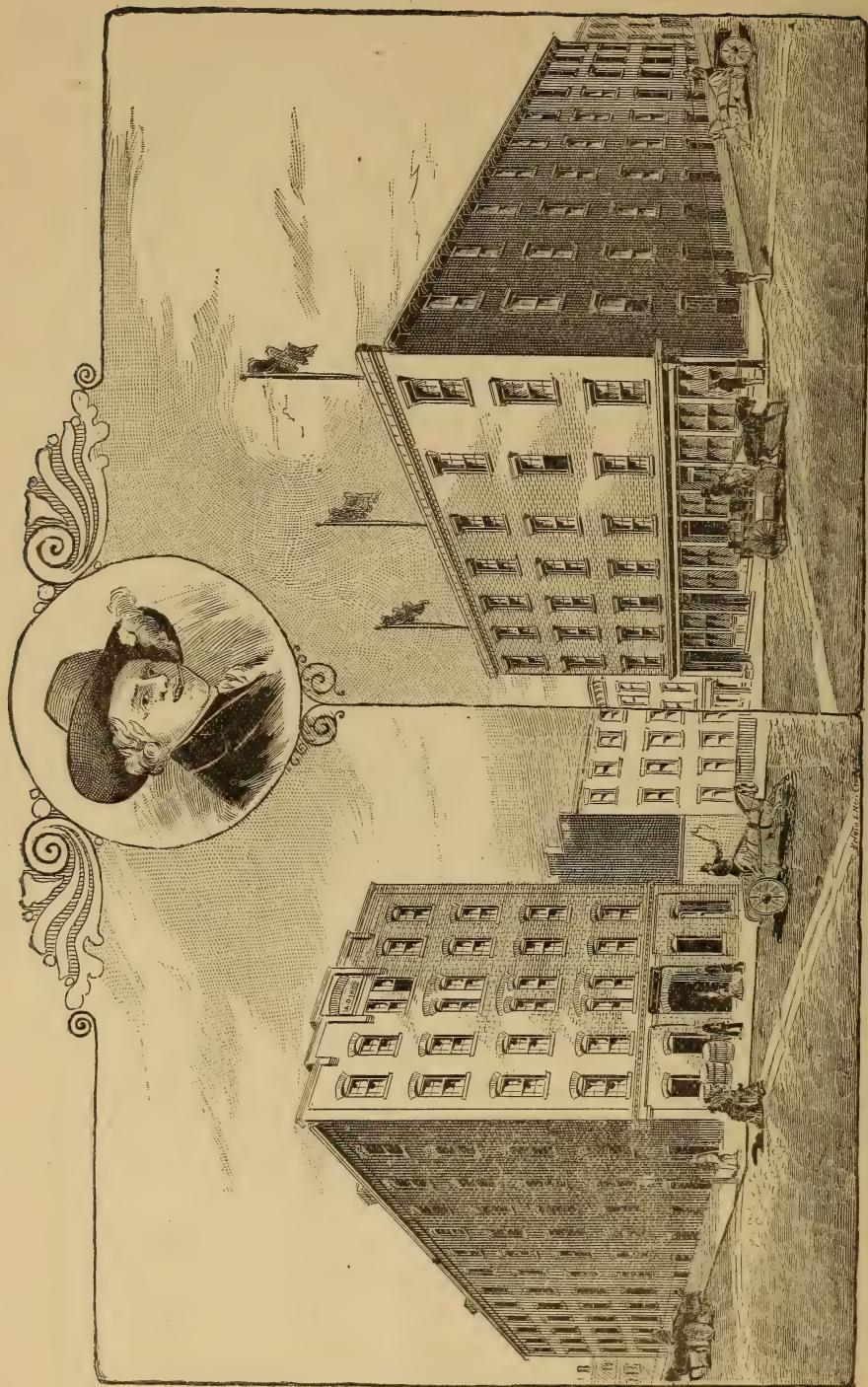
Capt. Blankenship is one of the liveliest business men in the South, and is always found identified with everything pertaining to the material development of his city or State. He was for five years the able President of the Chamber of Commerce, and refused to serve longer, greatly to the regret of the Chamber. He is a director in several banking and other institutions, and President of the Retreat for the sick.

Charles D. Hill & Co.—Grain, Leaf Tobacco, and General Commission Merchants, 1410, 1412, 1414, 1416, Cary street.—No firm in Richmond, either in amount of business, extent of facilities, or excellence of



location, surpasses that of Charles D. Hill & Company. Mr. Hill has lived in Richmond since 1857, and has since 1866, been connected with the leaf tobacco trade. In that year he organized the firm of Hill & Poteat, Leaf Tobacco Commission Merchants, and afterwards was, at various times, a member of Hill & Skinker, and Hill, Skinker & Watkins, both of which were noted in the tobacco trade.

In 1882, he entered business alone, under the title at the head of this notice, the company being nominal. His place of business Centre Warehouse, is probably the largest in the city, and has a storage capacity for 3000 hogsheads of tobacco. From early in the Colonial History of Virginia, tobacco warehouses have played a prominent part in her social and business life, being the gathering place for Virginians, as the village was to the New Englanders. The planters only money crop was brought to them, and at the same place he received tobacco notes, the currency of the day. Here were the blacksmith's shop and the tavern, and here too, if it was on a river, as was generally the case, came the ships from "home"—



ALLEN & GINTER WAREHOUSES. [See opposite page.]

England. Though, of course, many of these features have changed, yet warehouses, and especially the massive built Centre, are objects of great interest, and are frequently visited by strangers, who look curiously at the "breaks." There is a stable attached for teams hauling tobacco from the country. Besides leaf tobacco, the house does a very extensive grain and general commission business, and exports tobacco to England. Mr. Hill has a business reputation second to none, and is widely known as an unsurpassed judge of the staples he handles. He is also engaged in the manufacture of the "Virginia Weed," and is President of the Pemberton & Hill Company.

Allen & Ginter, Manufacturers of Cigarettes and Smoking Tobacco.—Office and Factory, 6th and Cary and 7th and Cary streets. This establishment, which was the first of its kind in Virginia, was founded in 1865, by Messrs. Allen & Ginter. They employ eleven hundred hands, nearly all of whom are girls, have eighteen commercial salesmen on the road, and their goods are known all over the world. This was the first Cigarette Factory in the United States that employed female help in manipulating Cigarettes, and the superiority of this labor over all other is attested by the fact that all other Cigarette factories are following the example of Messrs. Allen & Ginter.

They occupy three large brick buildings, each 70x150 feet, five stories high, which gives them the vast amount of 157,500 square feet of floor space. The two buildings at the corner of 7th and Cary streets, are the manufacturing and shipping departments, while the one at the corner of 6th and Cary streets is used exclusively for the storage and preparing of leaf. The entire works are fitted throughout with the most modern machinery, and other appliances, for the successful prosecution of their immense business. The establishment is a paragon of neatness, and the most complete system reigns throughout the premises. They have branch houses in New York, Chicago, San Francisco and London. Their production is chiefly fine grades of Cigarettes and Smoking Tobacco. Their Cigarettes have a reputation that has made them a standard article in all parts of the world. They have received the highest awards of merit at the great exhibitions in Philadelphia, Paris, Sydney, Melbourne and New Orleans.

In addition to their immense sale in this country, they export them to all parts of the world, and there is scarcely a country in which they are not sold. While the sale of adulterated brands of many American manufacturers has been prohibited in Great Britain, their absolutely pure goods have attained the largest popular sale ever known in Cigarettes in that country, with a steadily increasing demand. Their Cigarettes are made with different degrees of strength to suit all tastes. They use the tasteless French rice paper, made in France expressly for them. It has no smell, and its purity is such that in burning scarcely an atom of ash remains.

Among their leading brands, are "Richmond Straight Cuts," "The Pet," "Dubec" (genuine Turkish), "Virginia Brights," "Opera Puff," "Our Little Beauties," "Perfection," "Richmond Gem," "Sunny South," "Dixie," and "Dainties."

Among their Smoking Mixtures, are "Imperial," "Richmond Gem," "Richmond Straight Cut, No. 1," "Perique," "Turkish," "Richmond Mixture, Nos. 1 and 2."

Cut Plug Tobaccos. "Cable Coil," "Dixie Chop," "Richmond Cavendish, Nos. 1 and 2," "Imperial Cavendish," &c., &c.

Granulated Tobaccos. "Matchless," "Buds and Blossoms," "Dixie," and "Killickinnick."

In 1882, Mr. Allen, the senior partner, retired, and Mr. Lewis Ginter admitted Mr. John Pope into co-partnership, continuing under the old firm name.

No firm in existence is more liberal to its employees, or mindful of their interests.

Messrs. Ginter and Pope are two of Richmond's most progressive and representative business men.

The Life Insurance Company of Virginia.—Sam'l B. Paul, President; T. William Pemberton and C. L. Todd, Vice-Presidents; J. W. Pegram, Secretary. Corner Ninth and Main streets. This company was incorporated in 1871, with a capital stock of \$200,000, and has a surplus of \$15,000. It is the only regular life insurance company with a home office in Richmond. Their condition as to policy-holders on December, 31st, 1885, was, assets, \$514,305,69; liabilities, \$299,858,13, surplus, \$214,447,56. From this statement it will be seen that their ratio of assets to liabilities is nearly two to one. Their business extends through Virginia, West Virginia, North Carolina and the District of Columbia, and they have branches all through these states.

Col. Paul is one of the founders of the company, and has been its president since 1878. He is a native of Petersburg, where the company was formed (it was transferred here in 1880). Mr. Pemberton has been connected with the company since 1871, and has been a vice-president four years. He is of the wholesale grocery-house of D. O. Davis & Co. Mr. Todd has been connected with the company five years, and as vice-president for three years. He is in the flour and commission business. Mr. Pegram has been connected with the company since it was incorporated, as its secretary or assistant secretary.

Virginia State Insurance Company.—J. L. Bacon, President; Thos. W. McCance, Vice-President; Robert E. Richardson, Secretary; Chas. K. Willis, Assistant Secretary; W. G. Maury, Solicitor. 1006 East Main street. This company was founded in 1865, with a capital of \$200,000, and has a surplus of \$63,000. They do a general insurance business through Virginia, and have an agency in Charleston, S. C. They have paid about \$400,000 in losses during the past twenty years.

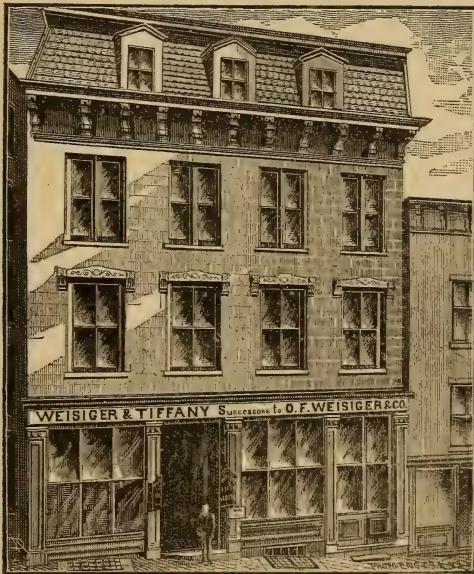
Mr. Bacon is one of the founders of the company, and has always been its president. He is also president of the State Bank, and president of the Marshall Cotton Mills of Manchester. Mr. McCance is one of the founders, and has always been vice-president. He is of Dunlop & McCance, millers, and vice-president of the National Bank of Virginia. Mr. Richardson was assistant secretary for twelve years, and for the past four years he has been its secretary.

This company is one of the two that are left out of ten formerly here. This shows the confidence of the public. Messrs. J. L. Bacon, Thos. W. McCance, Wm. H. Haxall, James Alfred Jones, Edward Cohen and Thos. Atkinson compose the Board of Directors.

Weisiger & Tiffany.—Wholesale Clothiers, No. 3 Governor street. Forty years ago this house was founded by the late O. F. Weisiger, since



which period the firm name has changed several times. In 1886 the firm of O. F. Weisiger & Co., has dissolved by the death of the senior partner.



Messrs. W. H. Weisiger, son of the founder, and D. O. Tiffany, the surviving partners, then formed a co-partnership under the firm name of Weisiger & Tiffany.

Mr. Weisiger was born and raised here, has always been in this line, and manages the business in this city, Mr. Tiffany attending to the manufacturing. They employ seven commercial salesmen, and sell goods to the trade throughout the Virginias, Carolinas, Tennessee and Georgia.

Vulcan Iron Works.—T. Seddon, Bruce proprietor, corner Seventh and Byrd streets. In looking over the wide field, occupied by the manufacturing industries of this city, it is astonishing to note the various

establishments that are specialists in their line. The Vulcan Iron Works is of this class ; it is the only house of its character in the South. They make a specialty of bolts, nuts, and washers, of every variety ; iron castings of every de-



scription, plow cuffs, harrow teeth, iron gratings, iron railings, iron fronts, verandas, balconies, columns, cornices, and all other kind of architectural iron work ; also, iron work for jails and other buildings, forgings, etc. These works employ seventy-five hands, and its trade extends through this State, North and South Carolina, and all over the Northern States. They employ a commercial salesman on the road. The works were founded twenty years ago.

F. E. Patrick.—Commission Provision Dealer, Agent for Armour & Co., of Chicago, Tenth and Canal streets. This house forms an important factor in the provision trade of this city. Mr. Patrick represents, as sole agent for the States of Virginia, North and South Carolina, the celebrated Pork Packing establishment of Armour & Co., of Chicago.

This branch, which is the largest provision agency in Richmond, carries a large stock of lard, dry salt meats, and canned meats, and can fill an order for any quantity of goods at a moment's notice. Mr. Patrick has sub-agencies at all principal points in the States for which he is sole agent. He employs fifteen hands, and carries a larger stock than any competing branch house in the South. Mr. Patrick is a native of North Carolina. He represented Armour & Co. for five years at Danville, Virginia, prior to his residence in this city, and has been their sole agent here for the States heretofore named for the past three years.

D. N. Walker & Co.—General Insurance Agents, Office 1014 East Main street. Established in 1866. Messrs. D. N. Walker and Lewis Booker, who constitute the firm of D. N. Walker & Co., represent the following first-class and well known Insurance Companies: Queen Insurance Company of England, capital \$1,841,536; Norwich Union Fire Insurance Society of England, capital \$1,157,614; Phoenix Insurance Company of Brooklyn, N. Y., capital \$1,000,000; German American Insurance Company of New York, capital \$1,000,000; Williamsburgh City Fire Insurance Company of Brooklyn, N. Y., capital \$250,000; Petersburg Savings and Insurance Company of Petersburg, Va., capital \$200,000; Portsmouth Insurance Company of Portsmouth, Va., capital \$31,275. The combined assets of these Companies are over \$12,000,000. They

have deposited with the Treasurer of Virginia over \$200,000, for the protection of policy-holders in the State.

Major Walker was born and raised here, and has always been in the tobacco and insurance business, and is special agent in Virginia for the Queen Insurance Company of England. Mr. Booker was also born and raised here, and has been in this line since 1868.

The members of this firm are both representative citizens and Virginians.

Thos. Branch & Co.—Brokers and Commission Merchants, No. 1101 Main street. Besides doing a general banking business, the house of Thomas Branch & Co. are large dealers in grain; indeed, all the grain that has been exported from this city since the war, was by this firm. The business was founded by Mr. Thomas Branch in 1828, and success has crowned the enterprise to such an extent, that he is one of the wealthiest men in Richmond.

In 1853, the firm name was changed to Thos. Branch & Sons; it now consists of John P. Branch and Fred R. Scott; Mr. Branch is President of the Merchants National Bank, and is connected with a number of other enterprises. Mr. Scott is Vice-President of the Merchants National Bank, President of the Richmond and Petersburg Railroad, and President of the Petersburg Savings and Insurance Company. This is the only firm here in the Banking and Commission line.

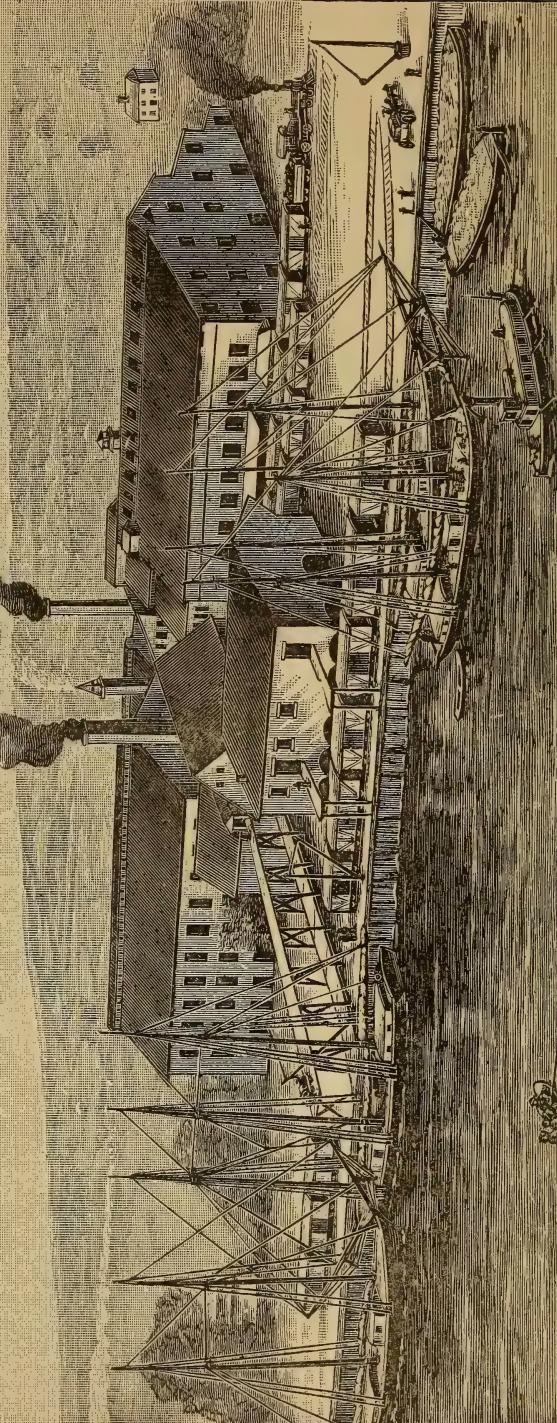
J. Thompson Brown & Co.—Real Estate Agents and Auctioneers, No. 1113 Main street. Since this business was founded, fourteen years ago, by J. Thompson Brown, it has been numbered among the most thrifty and growing industries of Richmond. Three years ago Messrs. Le Roy E. Brown, and W. S. Dashiell, were admitted into the firm. They are all universally regarded as business men of marked enterprise, ability, energy, and integrity. This large business and its scope is an index of what can be accomplished when such forces are properly applied. They sell personality and real estate at auction, and privately; always have money to loan on city real estate; prepare and acknowledge leases, deeds, etc.; make a specialty of renting and collecting, with liberal advances on same, and look after the realty interests of non-residents as faithfully as those of local habitation. Progressiveness is the watchword of this house. It is always alive to any enterprise that will aid in the development of this city or State.

Mr. J. Thompson Brown was born and raised in this city. He is an alumnus of Randolph Macon College; served through the war as a lieutenant, and subsequently commanded in Parker's battery of Artillery, Longstreet's Division; was a member of the legislature sessions of 1871, 1872, and 1873; was chief marshal of the Virginia State, Agricultural Society for a number of years.

Le Roy E. Brown, brother of the senior member of the firm, was connected with the house for years before his admission as a partner. He was long identified with the Volunteer Military of the State, having served from private to the captaincy of Company D First Va. Regiment by gradual promotion. It was mainly through his efforts that D company was formed. He is also President of the Old Dominion Paper Company. Mr. Dashiell was also with the house for years before he became a member of the firm. In connection with their business, the firm publishes

• ALVISON & ADDISON'S FERTILIZING AND CHEMICAL WORKS.

RICHMOND, VIRGINIA.



an illustrated real estate paper, the "Richmond Progress," which is a feature in itself. Besides advertising extensively (free of charge to their patrons,) the large amount of property for sale by them, the illustrations, statistical and historical reading matter relative to the progress and prosperity of the city, and general style and appearance of the paper, makes it one of the most interesting publications issued in the city. Connected with their large rental department they also publish a weekly rent list, containing prices and descriptions and locations of all the property they have for rent. These publications are for free distribution, and are promptly sent on application for them. The public do not fail to appreciate their enterprising method of conducting the real estate business, as their large and growing patronage attests.

Allison & Addison.—Manufacturers Star Brand Fertilizers, 1322 Cary street. This firm is composed of Messrs. J. W. Allison, E. B. Addison, William H. Allison and John Addison, and it is the oldest house in the fertilizing line in this city.

In 1865 they started business as dealers in fertilizers, and their trade assumed such dimensions in a few years that they commenced manufacturing. They have a large factory, located in Rocketts, thoroughly equipped, with all the modern machinery necessary to an extensive business, and giving employment to a large number of hands. Their trade is principally located in the Virginias, Carolinas, Georgia and Tennessee; and a representative of the house can always be found somewhere on the road, on business intent.

Mr. J. W. Allison is a native of this city, a Director in the National Bank of Virginia, and a member of the James River Improvement Committee; also, President of the Old Dominion Fruit Growing Company.

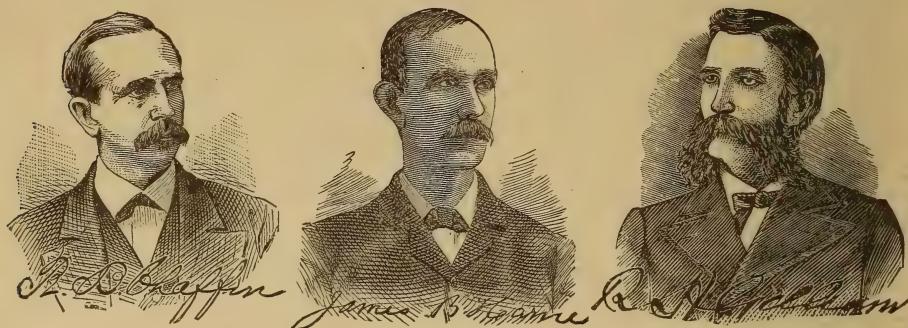
Mr. E. B. Addison, formerly of Alexandria, Va., has lived here since the war, is a Director in the City Bank, the Virginia Fire and Marine Insurance Company, and a member of the Board of Police Commissioners.

Mr. William H. Allison was born in this city, and has always been in his present line of business.

Mr. John Addison, formerly of Alexandria, Va., has lived here since 1865, and has been connected with this house ever since. Is Director in Citizens Bank of Richmond, and Director in the Richmond Corn and Cotton Exchange.

Kinney Tobacco Company.—Manufacturers of Cigarettes and Smoking Tobaccos. Francis S. Kinney of New York, President; W. H. Butler of New York, Secretary. Cary street, from 25th to 26th streets. The headquarters of this immense business is at Nos. 513 to 525, West 22nd street, New York. Their factory here is the largest single establishment, under one roof, in this city of tobacco factories, and when in full blast it gives employment to fourteen hundred operatives, nearly all of whom are females. They manufacture a large variety of brands, their leaders being "Sweet Caporal," and "Straight Cut Cigarettes," and "Sweet Caporal" Smoking Tobacco, which are sold to the trade all over the world.

The Richmond factory was built specially for their business. It occupies an entire block, is five stories high, contains elevators and all modern machinery, and other improved facilities. The Kinney Company also have a large factory at 86, Camden street, Baltimore; and several factories at Danville, Virginia. Every cigarette made by this house have Kinney Bros.' fac simile signature.



R. B. Chaffin & Co.—Real Estate Agents and Auctioneers, No. 1 N. Tenth street. The head of this house, Mr. R. B. Chaffin, has been engaged in the real estate business about thirteen years, and during that period it may be said that he has done more to revolutionize the business in getting it out of the old method and starting in on a live and booming career than any man, not only in the city, but in the State. If one were to question a majority of the knowing ones in the commercial world in reference to the liveliest real estate concern in Richmond, more than half of them would be compelled to answer R. B. Chaffin & Co. They make a specialty of city and country property. They have on hand for sale, farms, city property, mills, sites, timber tracts, and mineral lands; located throughout Virginia. Write and they will send, free of charge, a copy of their Virginia real estate journal, giving particulars. They also take charge of estates for non-residents, collect rents and make advances on real estate. They have the finest and best systematized stable of any business house in Richmond, where they keep their teams, which are used in showing property to buyers free of charge. They also introduce purchasers to the owners of the property. Their business extends all over the United States, and they have largely been instrumental in causing a vast deal of immigration to Virginia. Mr. Chaffin came here in 1873, from the famous "Chaffin's Bluff," and started the real estate business in this city.

The present concern is composed of Messrs. R. B. Chaffin, J. B. Harvie, and R. H. Gilliam. Mr. Chaffin is also very largely interested in farming and stock raising. He owns the celebrated "Chatsworth" stock farm, situated on James River, three miles south of Richmond, which is conceded to be the finest in this section. Mr. Harvie was formerly engaged in farming, and is from Powhatan county. Mr. Gilliam was formerly in the tobacco manufacturing business. He has been in the real estate business for the past twelve years, and is a notary public.

Thomas Christian.—Manufacturer of Ground Glue, and Dealer in Paints, Oils, Varnishes, &c., No. 1418 East Main street. This most important and useful industry, which was established in 1871, has proven that it is the right thing in the right place. The growth of the manufacturing industries of Richmond, has made this business a factor that is obvious.

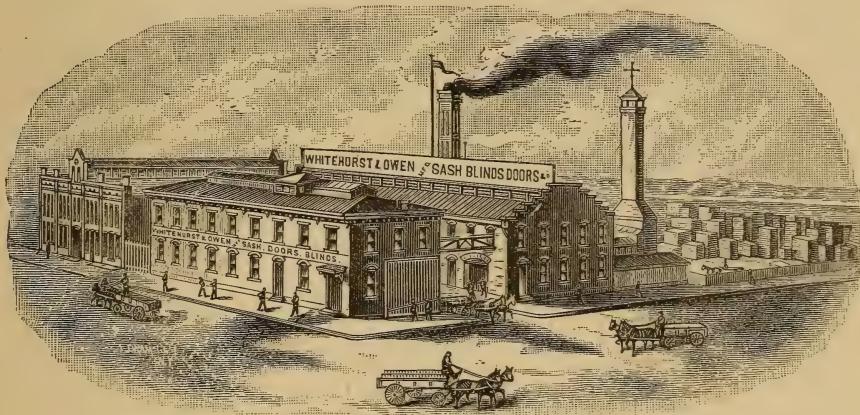
Mr. Christian handles Paints, Oils, Varnishes and Glues. He makes a specialty of manufacturing all grades of ground glue, and it is the only

establishment of the kind south of Philadelphia. His factory is fully equipped with the most modern machinery. His trade extends all over the Southern States, and through the North Atlantic States, thus showing that Richmond can and is successfully competing with the Northern glue factories for the home trade.

Mr. Christian received the highest award and only medal at the Southern Exhibition in Louisville, Ky., 1883, and gold medal at New Orleans in 1884-85, for the best ground glue.

Mr. Christian was born and raised here, and was formerly connected with the firm of Berry Bros., Varnish Manufacturers, of Detroit, Michigan.

Whitehurst & Owen.—Manufacturers of Sash, Blinds and Doors, and dealers in Builders Hardware, corner Tenth and Byrd streets. Six years ago Messrs. W. J. Whitehurst and H. B. Owen, the young and enterprising members of the firm of Whitehurst & Owen, started in business together. It was their first venture on individual account, yet it proved so successful that in a short time they had to look out for more commodious quarters. A site was secured, and in 1883 the factory, of which the following is an illustration, was built under their personal supervision:



This is filled throughout with the most modern machinery, and every other equipment that could be procured, in order to facilitate work, as well as turn it out in the best possible manner. It is one of the largest and handsomest establishments of its kind in Richmond. They manufacture Sash, Blinds, Doors, Mouldings, Brackets, &c., and carry a full stock of all kinds of Builders Hardware. They employ from fifty to sixty workmen. Their chief trade lies in the Virginias and Carolinas.

Mr. Whitehurst is a native of Norfolk city. He has lived here twenty years, and has always been in this line of business. He has charge of the manufacturing and correspondence of the house.

Mr. Owen was born and raised here, and has had many years experience in this line with his father. He manages the office and the financial department.

Richmond Cedar Works (Limited).—Manufacturers of Red and White Cedar and Oaken Ware. G. Millhiser, President; W. H. Parrish, Treasurer and General Superintendent; and T. K. Parrish, Secretary. Factory and Office, Rocketts. This business was founded in 1869, by Kirkpatrick & Co., W. H. Parrish being the leading spirit in the enterprise. From a small beginning the business soon assumed such dimensions that the plant was removed to Manchester.

The great flood of 1877 swept the building away. The present company was then incorporated, with a capital stock of \$100,000, and a new building erected and fitted with the most modern machinery. A few years ago the fire fiend visited the establishment and burned it to the ground. The spirits of the enterprising firm, however, were undaunted. It was determined to build a factory in Richmond, and the present site at Rocketts was selected. In a few months was presented to view the largest factory of the kind in the United States. The works cover seven acres. They are situated on the James river, have a wharf-front of their own, and the cars of the Chesapeake and Ohio railroad run into the establishment. The factory has 43,600 square feet of floor space, while the warehouse has 33,600 feet. All of the machinery in the works is of their own patent. The company own some 50,000 acres of cedar lands in the Dismal Swamp, running through Virginia and South Carolina. It is here that they get their timber, which is conveyed through the Swamp by their own railroad, thence to their own tugs and barges, and landed at the works. They employ two hundred hands, manufacturing all kinds of red and white cedar, and oaken ware, and ship their products all over the United States.

Mr. Millhiser is of the dry goods firm of M. Millhiser & Co., and the bag manufactory of M. Millhiser & Co.

Mr. Parrish, who was really the founder of this business, started the enterprise with one machine, in the old Libby Prison, in 1869. Richmond is indebted to his unwavering faith in this industry for this commodious structure within her limits to-day.

J. K. Parrish has always been in this line of business. He is an experienced and capable young man, and is a graduate of the University of Virginia. W. H. Parrish, Jr., also a stockholder in the concern, has charge of the machinery and buildings. He is a civil engineer. The father and sons manage the entire enterprise.

Thomas L. Alfriend.—Fire, Life and Marine Insurance Agent. No. 1117 Main street. This is one of the most solid of the very many insurance agencies in Richmond. Mr. Alfriend represents companies with an aggregate capital of nearly \$40,000,000, and he has deposited with the State treasurer, for the security of Virginia policy-holders, \$130,000 in United States bonds. This business was founded by the late T. M. Alfriend, in 1865. Thomas L. Alfriend withdrew from the concern in 1879, and went into business on his own account, with what success the present exhibit is the best index. He represents fire, life and marine companies as follows: Home Fire of New York, Phoenix Fire of London, Germania Fire of New York, Boston Marine of Boston, and The Washington Life of New York. His business is not only local, but throughout the State he has sub-agents, who represent the life department.

Mr. Alfriend is a native of Richmond, was a gallant soldier in the times that tried men's souls, and has the respect and esteem of the community.

Andrews, Baptist & Clemmitt.—Printing House. Nos. 9, 11 and 13 North Twelfth Street. This is the handsomest printing establishment in Richmond. It has been recently built, and is fitted throughout with the most improved machinery. Its facilities for doing all kinds of work in the printing line are not equalled by any house in the city. Messrs. Lewis H. Andrews, Frank Baptist and Thomas Clemmitt, Jr. compose the firm. They are all practical printers, of taste, judgment and experience in the book, job and newspaper printing line. It is conceded that the individual members of this firm combine more elements for the successful prosecution of their business, and the pleasing of their customers, than any other concern in their line in Richmond.

The business was started in 1880, under the name of Clemmitt & Andrews, and in 1881 it became "A. B. C." Mr. Andrews attends to the job work, and indoor orders. Mr. Baptist looks after the press-work, and Mr. Clemmitt pays attention to the book and newspaper work, manages the finances, and is general outside man. This firm started business in a single room, and with one press. The building they now occupy was built by them especially for their large and rapidly increasing trade.

Apperson & Co.—Real Estate Agents and Auctioneers, No. 8 N. Eleventh street. Mr. J. L. Apperson, the senior member of the firm, is considered one of the very best informed men on real estate to be found in Virginia. He has had thirty-three years experience in this line, having been a member of the firm of Goddin & Apperson, by whom this business was founded in 1853. They make a specialty of real estate, sell farms, mill sites, mineral lands, take charge of estates for non-residents, collect rents, make advances, negotiate loans, and do everything else pertaining to the real estate business. Their trade is through Virginia, West Virginia, and North Carolina.

Mr. J. L. Apperson has resided here since 1815. He was formerly first clerk in the State Treasurer's office, after which he was first book-keeper in the old Bank of Virginia, and then he went into real estate in 1853. Mr. A. B. Apperson, his son who is a partner in the concern, was born and raised here, and was brought up in this line of business.

Manly B. Ramos & Co.—No. 903 Main street, Richmond, Va. A firm controlled by musicians, who, having taught music, appreciate the wants of Music Teachers and the public. Three of their salesmen being organists of ability, they make selections of music to advantage and satisfaction. If a person's trade amounts to only \$1.00 a year, they are just as anxious to serve him as if he bought \$500 worth. They are Virginians. Twelve years' experience in the musical business, and a desire to satisfy in every particular, is the foundation of their success. They are located in warerooms double the size of any similar establishment in the South, holding, besides their sheet music and small instruments, the agencies for the renowned Knabe, Emerson and Behring Pianos, and also the Packard, and Dyer, and Hughes Organs. The business methods of this widely known house, are conducted on such a high plane that every customer becomes a friend. It would be well to get their catalogue, which is sent free of charge.



The Anheuser-Busch Brewing Association.—Richmond Branch, P. Stumpf & Co., Managers, depot corner Union and Grace streets. The Anheuser-Busch Brewery, located at St. Louis, is the largest brewing establishment in the United States. The official figures of the United States Treasury Department, which gives the sales of the twelve largest breweries from May 1st, 1885, to May 1st, 1886, confirms this statement. It shows that the Anheuser-Busch Association sold 331,609 barrels, and that their stock on hand, May 1st, 1886, was 125,290 barrels; this was 13,858 more barrels than the next largest company sold, and 18,034 more barrels of stock on hand. St. Louis may therefore justly be claimed the capital of "King Gambrinus" on this continent. The brewery and shipping depots at St. Louis cover thirty acres of ground, and more than 1,200 hands find employment therein.

The Richmond branch of this vast establishment is managed by Messrs. P. Stumpf and Jno. Messerschmidt, who have a large and handsome storage depot at the corner of Union and Grace streets, with the track of the Chesapeake & Ohio Railroad at its doors. This firm controls the sale of this beer through Virginia and North Carolina, and has branch agencies in Norfolk, Hampton, Danville, and Staunton. Owing to their extensive facilities for handling beer they sell in car lots, in either wood or glass. They bottle all the beer handled, except that for export, which is bottled at the brewery.

Mr. Stumpf has lived here for sixteen years, and has always been in the beer business. He is a practical brewer, having learned the trade in

Germany and New York. Mr. Messerschmidt, until he became a partner in this firm four years ago, was engaged in the cigar business. They are also agents for Jno. Betzs, of Philadelphia, brewer of ale and porter, which they handle in bottles, kegs, and barrels. They also sell all kinds of English ale and porter, vinegar, cider, and all kind of mineral waters, and import wine in glass and wood, principally Rein wine.

Warren & Quarles.—Bankers and Brokers, 1117 Main street. No concern in the banking or brokerage business is better known than Geo. W. Warren and W. R. Quarles, who constitute the firm of Warren & Quarles.

Prior to the establishment of this business in 1881, Mr. Warren was for many years engaged in the real estate and brokerage business. Mr. Quarles had been connected with the different banks of Richmond for thirty years, and is one of the oldest bank officers (in point of experience) in the State. He was Cashier of the Planters National Bank for ten years, just prior to entering this firm.

They buy and sell bonds, stock and foreign exchanges, on commission, do an investment and stock business, and negotiate loans. They are both public spirited citizens, and alive to all interests pertaining to the welfare of the city or State.

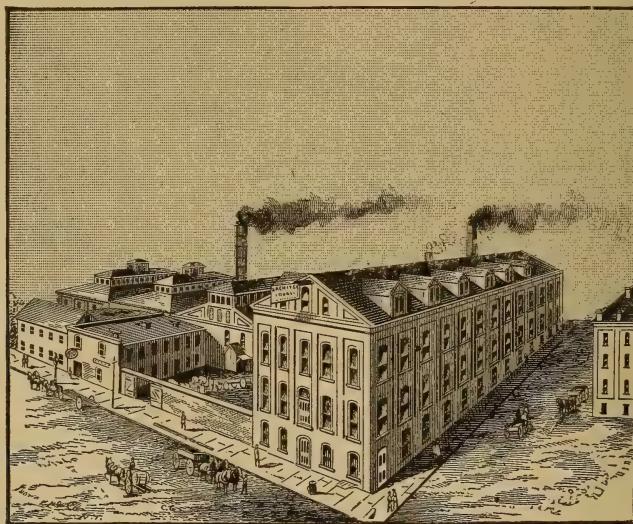
Watkins, Cottrell & Co.—Wholesale Hardware and Cutlery, Guns, etc., 1313 E. Main street. This is one of the best known houses in this State, and its reputation for fair dealing, reliable goods and low prices, is of equal fame. The firm of Watkins & Cottrell was established in 1865, the co-partnership consisting of Claiborne Watkins and O. L. Cottrell. In 1877, W. S. Robertson and A. S. Watkins were admitted into the concern, and the firm name became Watkins, Cottrell & Co. This is the largest house here in its line. They handle, at wholesale and retail, a general line of hardware goods, which includes everything pertaining to the mechanical arts, agricultural or the household; agents for Fairbank's scales and guns and pistols of celebrated makers. They employ eighteen people; have five commercial travellers on the road, and sell goods throughout Virginia, West Virginia, North and South Carolina, and Georgia.

This is one of the most enterprising firms in Richmond, and they are always found in the front rank, if not in the lead, of everything pertaining to the prosperity and well being of this community. Richmond needs more just such men as Claiborne Watkins and Orrin L. Cottrell, to send her on a business boom, such as she has not experienced for years.

Both of these gentlemen are ex-Presidents of the Commercial Club, members of the Board of Directors of the Chamber of Commerce, and identified with many other enterprises. Mr. Watkins is also Director in the National Bank of Virginia.

Messrs. W. S. Robertson and A. S. Watkins are both well and favorably known to the business community.

Architectural Iron Works.—Asa Snyder & Co. Proprietors, Nos. 1008, 1010, 1012 and 1014, Cary street. Thirty-five years ago this estab-



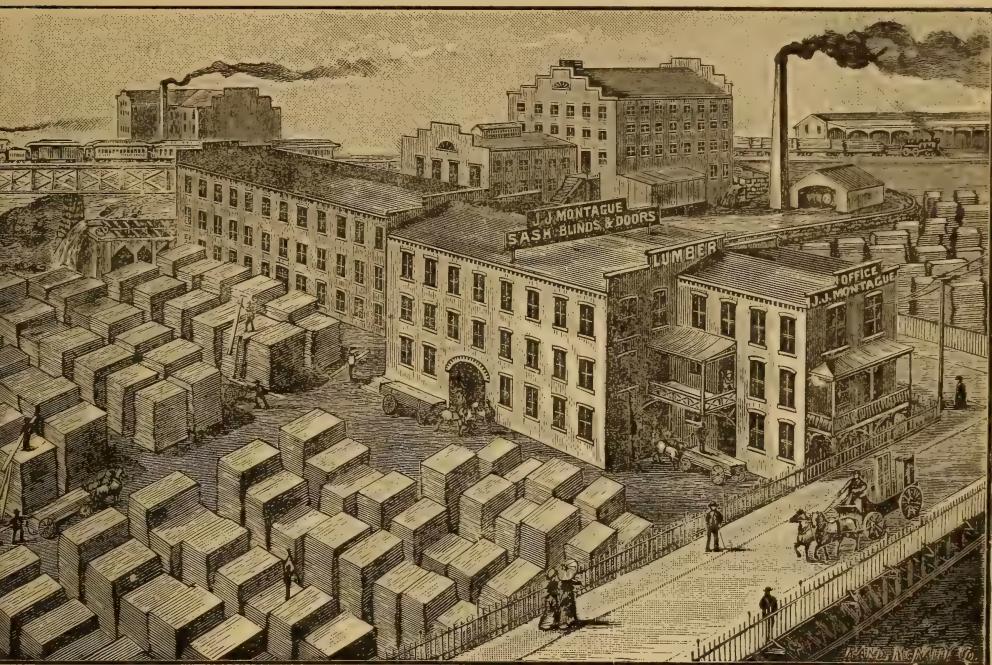
lishment was founded by the late Asa Snyder in a very moderate way, but it gave genuine evidence of enterprise from the start, and in a few years it became a noted landmark of business industry. War, fire, and financial strife, have battered at its doors, but it still stands a monument to the enterprise of its founder. Its contributions to the trade reflect the greatest credit on the mechanical skill of those employed in its several constructive departments. They find a large and steady demand from Virginia and West Virginia, North and South Carolina, for their beautiful and reliable goods of architectural designs. They employ sixty hands, and have a cupola capacity for making five tons of castings per hour.

Their specialties are all kinds of galvanized, cast and wrought iron used in building, which embraces vault doors, elevators, fence and balcony railings, verandas, skylights, cornices, window hoods, steeples, &c. They are also manufacturers of Hayes' Patent Skylight, Hyatt's Patent Area Light, for which they control Virginia.

Messrs. Asa K. Snyder and Benj. J. Atkins comprise the present firm of Asa Snyder & Co. They were both members of the firm at the time of the death of Mr. Asa Snyder, in 1884, and have continued under the same firm name.

Mr. Asa K. Snyder was born and raised here, and was brought up in the iron trade. He is also in the pig iron and foundry supply brokerage business.

Mr. Atkins resides in Manchester. He has been connected with this house for twenty years, and has been a partner in the concern since 1877.



J. J. Montague.—Wholesale Lumber Dealer and Manufacturer of Sash, Blinds, and Doors, corner of Ninth and Arch streets. No house in this city has greater facilities for the prosecution of its extensive trade than that of Mr. J. J. Montague. When he commenced business here, twenty-one years ago, he manufactured sash, blinds, doors, mouldings, brackets, etc., exclusively, but about ten years ago he added the wholesale lumber feature to this line, and now three-fourths of his trade is sawing and manufacturing lumber. The factory, which gives employment to fifty hands, is thoroughly equipped with the most modern machinery. He supplies furniture manufactories and lumber dealers with poplar and white pine, also, walnut and cherry. He runs a large saw mill at Charles-ton, West Virginia, which has a capacity for turning out 30,000 feet per day. Mr. Montague is also the President of the Meherrin Lumber Company at Claresville, Va., which runs four saw mills, manufacturing yellow pine. All of his white pine comes direct from Michigan, the last shipment being 125,000 feet. He handles more poplar than any house here, and carries a full line of builders hardware.

Mr. Montague is a native of Norfolk county, and located here after four years of service in the Confederate army. He is the senior Director in the Planters National Bank, and a Director in the Tanner and Delaney Engine Company.

The Planters National Bank.—James B. Pace, President; Mann S. Quarles, Cashier, corner 12th and Main streets. This institution was incorporated in 1865. It has a capital stock of \$300,000, a surplus of \$250,000, and undivided profits amounting to \$10,000.

The following is a statement of its affairs July 1st, 1886:

RESOURCES.

Loans and discounts,	- - - - -	1,599,644 28
U. S. 4 per cent. bonds,	- - - - -	150,000 00
Other stock and bonds,	- - - - -	40,035 57
Banking house and real estate,	- - - - -	33,750 00
Premiums paid,	- - - - -	17,000 00
Due from other Banks,	- - - - -	202,770 54
Cash on hand,	- - - - -	306,539 70
		<hr/>
		\$2,351,989 70

LIABILITIES.

Capital stock, surplus fund, and undivided profits,	- - - - -	560,000 00
Circulation,	- - - - -	45,000 00
Dividend, 4 per cent. (6 months),	- - - - -	12,000 00
Deposits,	- - - - -	1,734,989 70
		<hr/>
		\$2,351,989 70

Their correspondents are, the Mechanics National, and the National Park Banks, of New York; Bank of North America, Philadelphia; Eliot National, Boston; First National, Baltimore; National Bank of America, Chicago; Third National, St. Louis; State National, New Orleans; and the Anglo California Bank of San Francisco.

Mr. Jas. B. Pace was formerly a tobacco manufacturer. His many brands of tobacco, including the celebrated "Dianora," won for him remarkable success and reputation throughout the world. He has been connected with this Bank for a number of years as Director, and has been its President for four years.

Mr. Quarles has had twenty-five years experience in the banking business, the last four of which have been spent in his present position.

The Directors are James B. Pace, J. J. Montague, W. J. Westwood, Charles H. Talbott, and M. Rosenbaum.

Purcell, Ladd & Co.—Wholesale Druggists, No. 1216 Main, and 2 and 4 Governor street. This is the oldest drug house in Virginia, having been established in 1840, under the firm name of Purcell & Ladd. After five years experience as retail druggists, they commenced the wholesale business, which they have prosecuted so successfully, that their name has become famous throughout the Southern States. During the period of forty-six years that this house has been engaged in business, there has never been any change in the firm name, except the addition of the word "Company."

Four years ago James P. Purcell, one of the founders of the house, died. The present concern consists of John Purcell, B. F. Ladd and John B.

Purcell. They are noted for reliability in goods handled, and in all their transactions. They carry an immense stock of drugs, paints, oils, dyes, varnishes, glass ware, proprietary goods, patent medicines, mineral waters from all the springs in the State, and the leading waters from springs throughout the United States and foreign countries. Every department of this large and commodious establishment is kept in the most perfect and systematic order. They keep three commercial travelers on the road, sell goods throughout the Southern States, and no firm name is better known in this section, than that of Purcell, Ladd & Co.

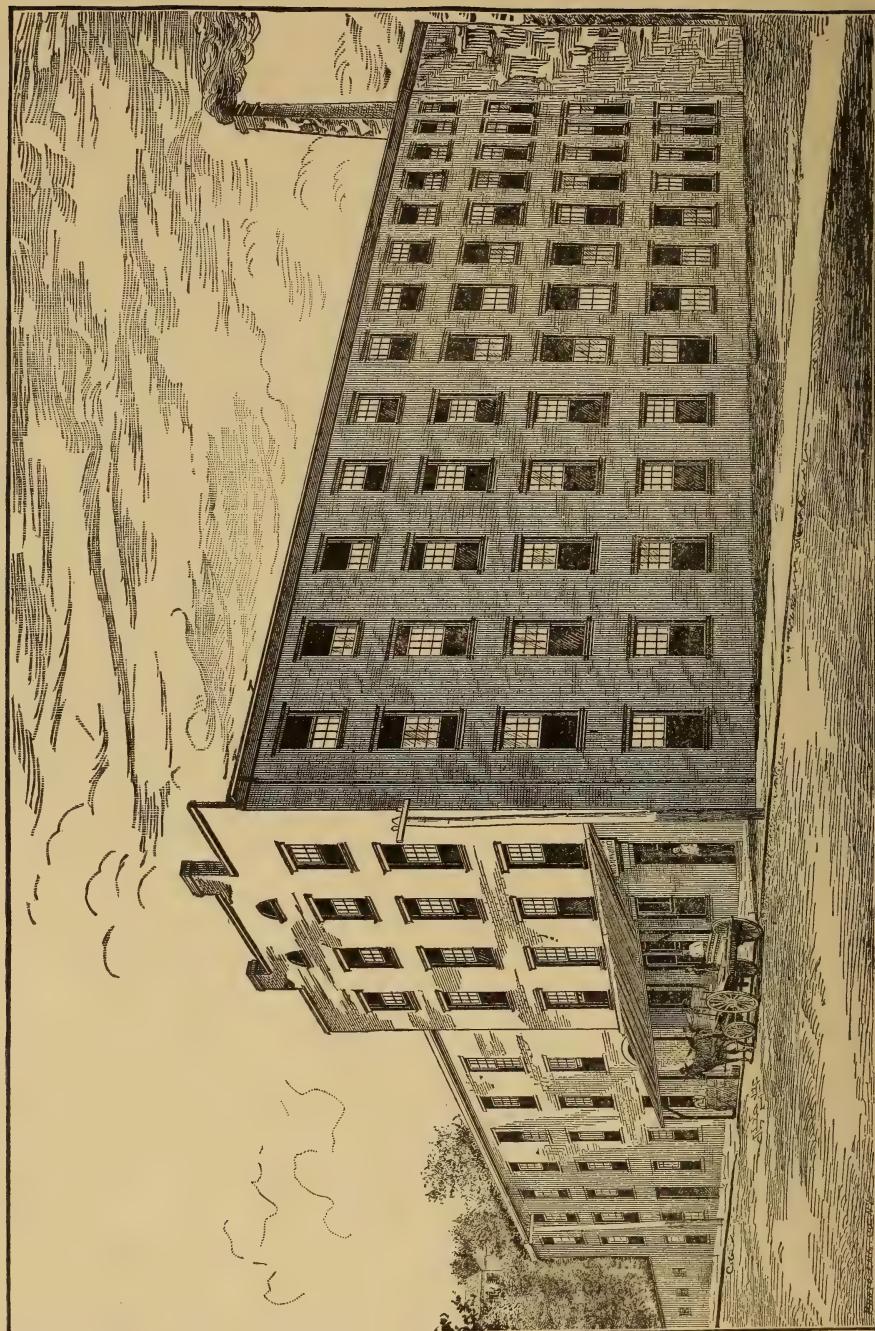
Mr. John Purcell was born in this city and has been in the drug business more than half a century. He is a member of the Committee of James River Improvement. Mr. Ladd has also been in the drug business fifty years. John B. Purcell, son of the senior partner, was born here and raised up in the drug business. He is a member of the Board of Public Interests, and was formerly colonel of the First Virginia Regiment. He has been often solicited for public offices, but has always declined on account of business.

Davenport & Co.—Brokers and Insurance Agents, No 1113 Main street. This house, which was founded in 1860, represents, as general agents, The Liverpool & London & Globe Insurance Company, which is the largest fire company in the world. The American headquarters are in New York, while the home office is in Liverpool. Since the United States branch was started, thirty-eight years ago, they have paid the enormous sum of \$37,500,000 in satisfaction of fire losses, averaging nearly a million a year. This large sum, in conjunction with the growth of the company's business, evinces the confidence of the public, and the faithfulness with which the company's losses are adjusted and settled. In 1885 the net fire premium of this branch was \$3,553,506, while in 1848, which was the first year's business in America, it was only \$4,520.

Messrs. Davenport & Co. are the general agents for Virginia, West Virginia and North Carolina. They do a brokerage business all over the world. The individual members of the firm, are Messrs. Isaac Davenport, Jr., Chas. E. Wortham and G. A. Davenport—the last-named having been admitted as a member of the firm five years ago. Mr. Isaac Davenport is the President of the First National Bank, and of the Union Bank, a member of the firm of Davenport & Morris, and engaged in many other enterprises. Mr. Wortham has been in this line of business for thirty-six years. He has represented Richmond and Henrico in the legislature as a senator. Mr. G. A. Davenport has never been in any other line of business.

Merchants National Bank.—General Banking Business, corner Eleventh and Main streets. The Merchants National Bank was incorporated in 1870, and has a capital stock of \$200,000, all paid up, and a surplus of \$80,000. Its officers are, J. P. Branch, President; F. R. Scott, Vice-President; Jno. F. Glenn, Cashier; John Morton, Assistant Cashier. Directors: the President and Vice-President, and Messrs. Robert C. Morton, Chas. S. Stringfellow, A. Pizzini, Jr., A. S. Buford, R. G. Cabell, Jr., and J. L. Shackelford.

The record of this bank is one of steady accumulation and safe management. While financial disaster has twice prevailed in Richmond, since its



J. B. PACE TOBACCO FACTORY. [See opposite page.]

incorporation, it has stood unmoved by the waves of adversity. Its reverses have been very few, and its advance has been all that its management could reasonably desire. The stock of the Bank commands a considerable premium, and there is none to be had on the market. It does a general banking business, and buys and sells foreign and domestic exchanges. Its correspondents in the United States are, Third National and the United States National Banks of New York, Pacific Bank of San Francisco, Commercial National of Chicago, La National of New Orleans, Citizens National of Baltimore, Blackstone National Bank of Boston, Central National Bank of Philadelphia, Espey, Heidelback & Co. of Cincinnati. Mr. Jno. P. Branch and Mr. Scott are both members of the firm of Thos. Branch & Co., bankers and brokers. The cashiers have been associated with the bank since it was founded. The interests of all of the officers of this Bank are bound up in the advancement of Richmond's prosperity, so that many of the worthiest enterprises in this city, manufacturing as well as commercial, have been assisted by the accommodation which this bank affords to the business community.

The J. B. Pace Tobacco Co.—Manufacturers of Twists, Coils, Navy, Plug, and Smoking Tobaccos, J. Ehrmann, President. Twenty-second street, between Main and Franklin streets. This is one of the largest and best equipped tobacco manufacturers in this country. They employ between three and four hundred hands, and have a capacity for turning out 10,000 pounds of tobacco a day. They make more fine bright twist, coils, and light pressed goods than any factory in the United States, and this is what has made the reputation of the house. They have an established trade all over the United States, and ship to India, England, Canada, Africa, South America, the Sandwich Islands, and British Columbia. They make about two hundred and fifty brands for home consumption. The "J. B. Pace twist" and "light pressed," are their leading brands. They employ five commercial salesmen on the road.

John H. Neimyer, Jr., is the superintendent of the manufactory, and has been since the present company was formed. He is formerly of New York, where he had seventeen years experience in the same line. These works, which occupy almost an entire block, were founded in 1865 by James B. Pace.

The Sulphur Mines Company of Virginia.—Miners of Sulphur Ore, offices 9, 10 and 11, Crenshaw's Building. Five years ago this company was incorporated, with a capital stock of half a million of dollars. The officers are the same as when incorporated. W. G. Crenshaw, President; Eugene Kelley, Vice-President; S. D. Crenshaw, Secretary; C. J. Leigh, Treasurer.

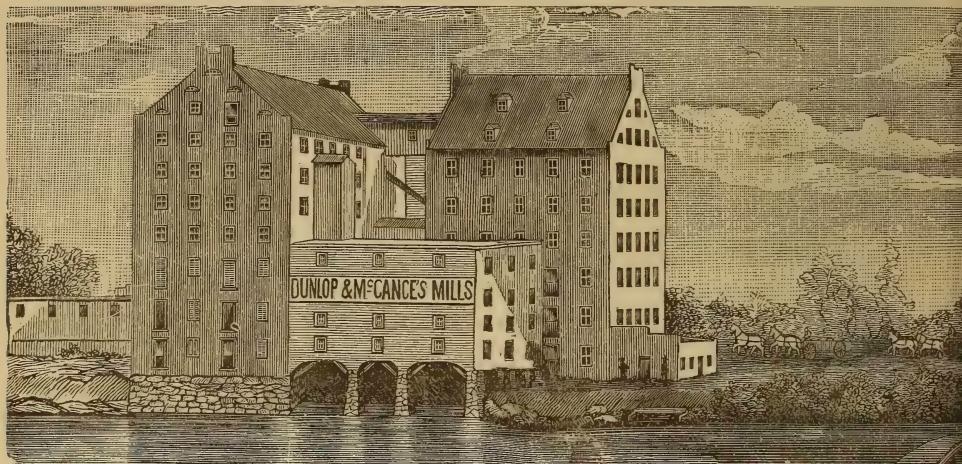
Their business is the mining of sulphur ore, which is used in making sulphuric acid. Their mines, which are located in Louisa county, are the largest in the State, and are owned by the company. They have their own railroad, running from the mines and connecting with the Chesapeake and Ohio railroad. In the mines and offices they have one hundred and forty employees. They ship ore all over the United States, and cargo lots all along the Atlantic coast.

This is the only sulphur mine represented in Richmond. Mr. W. G. Crenshaw is interested in other enterprises, and largely engaged in farm-

ing interests. Mr. Eugene Kelley is a banker in New York and San Francisco. Mr. S. D. Crenshaw is also the Secretary of the Atlantic and Virginia Fertilizing Company. Mr. Leigh is in the general commission business in New York.

If Virginia had a few more such enterprising concerns as this, "its barren and waste places would soon be made to blossom as the rose."

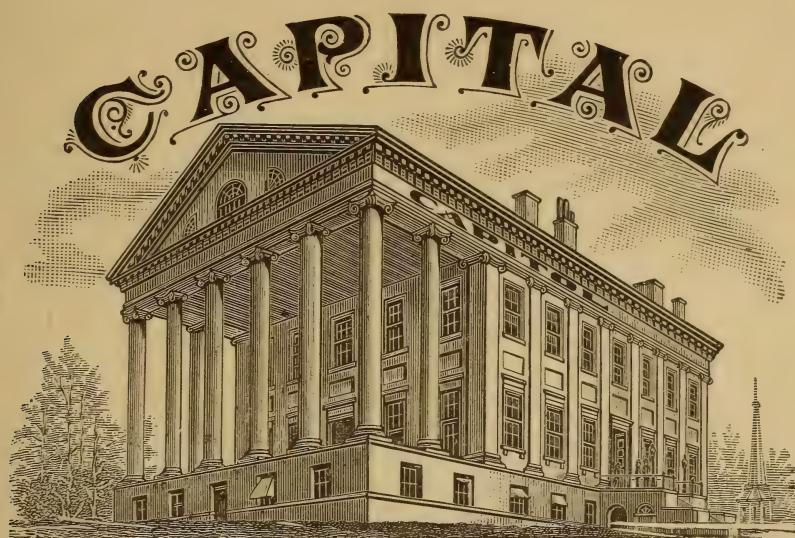
Dunlop & McCance.—Merchant Millers, office 1213 Cary street. The plant of this mill was established in 1853 by Dunlop Moncure & Co., and since 1866 has been operated by Dunlop & McCance. The reputation



of the flour from this mill is as old as the business itself, and is second to none manufactured. The bulk of the product of this mill has been for years, and is now, shipped to South America, though they enjoy a fine domestic trade. The mill is supplied throughout with the latest machinery of the improved roller system, and it has the capacity of turning out five hundred barrels of flour per day. The specialties sent to Brazil are the "Dunlop" and the "McCance" brands, while their leading home brand is the celebrated "Dunlop Patent Family," which has a large trade.

The present mill was built in 1853, and is located on the James River, in Manchester. Mr. T. W. McCance, the senior member of the firm, has been connected with this mill since its establishment, and is too well known for his excellent traits to need further commendation. He is a Director in the Virginia State Insurance Company and the National Bank of Virginia. Mr. R. A. Dunlop who succeeded his father, one of the founders of the business in 1876, was brought up in this line. He is an intelligent and enterprising business man, and a most zealous member of the Board of Directors of the Chamber of Commerce.

Mr. Jas. D. McCance, who also became a member of the firm in 1876, devotes his time to the superintendence of the operations at the mill, for which department his experience especially fits him.



S. W. Travers & Co.—Manufacturers of Fertilizers, office 104, Shockoe Slip. Within the brief period of three years this house has planted itself in the front rank among the Manufacturers and Importers of Fertilizers, and have succeeded in establishing trade through Virginia, North and South Carolina, Georgia, Florida, Tennessee and Alabama. What old house could show such a line of custom? They have three travelling salesmen, and two factories and warehouses, one at the corner of 22nd and Dock street, and the other at 1817 and 1819 Cary street.

Their specialties are, Orchilla Guano, "National" Tobacco Fertilizer, "Capital" Cotton Fertilizer, and "Capital" Tobacco Fertilizer.

They are the sole importers of Orchilla Guano for the Southern States, and this is their leading brand. The Orchilla Guano takes its name from the island from which it is brought, lying near the coast of Venezuela, to which government it belongs. The guano is the deposit of sea birds feeding upon fish, hence is very rich in Phosphorus, in the form of Phosphate of Lime. It was first introduced in York county, Pennsylvania, and Harford county, Maryland, and its sales are now enormous in those counties alone; and from this nucleus its sales have spread over many States, and now number thousands of tons each year.

Orchilla has won a fine reputation for grain and cotton, but for growing grass and clover it stands perhaps without an equal. It is said to produce clover where it would never grow before, and in this way it has brought up some of the poorest lands of Eastern Virginia to equal any in the State.

The "National" is an old and well established brand of fertilizer, and has won a fine reputation in growing tobacco, especially fine *yellow tobacco*.

The "Capital" is the new brand of the firm, and they have adopted as a trade mark the "Capital" building at Richmond, Va., which has a place, not only in the history of Virginia, but of the Southern States. In

its halls were held the counsels of the congress of the fallen Confederacy, and many a "Johnny Reb" will recall the stirring events of the times in viewing the fine cut of the building at the head of this article.

The goods are of the highest standard guaranteed analysis, and are placed on the market strictly upon their merits. Ample means, backed by intelligence and push, coupled with a free use of printer's ink, has enabled this house to assume a position in the field of fertilizers without a parallel.

This business was founded by Travers, Snead & Co., but now Mr. Travers is the sole representative of the concern. He is a native of Maryland, and was formerly engaged in the same line of business in Baltimore, as a member of the firm of Wooldridge, Travers & Co.

R. H. Whitlock.—Tobacco Box Manufacturer, corner Eighteenth and Cary streets. This is one of the oldest tobacco box factories in the city, and the largest in its line in the United States. The proprietor of this

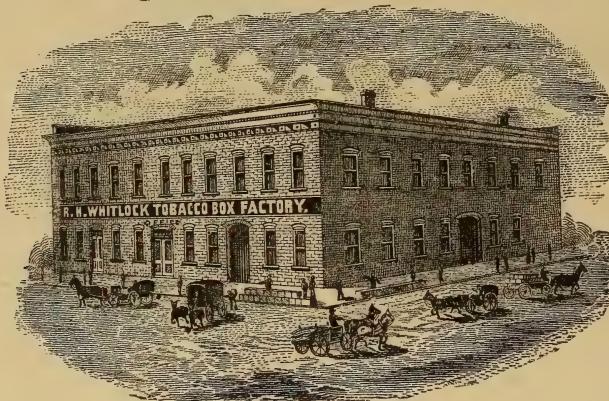
immense business has four factories, the largest, of which the following is an illustration, is at the corner of Eighteenth and Cary streets, Richmond, one in Danville, one in Lynchburg, and one at Tiffin, Ohio. These factories have a working capacity for the consumption of 4,000,000 feet of lumber per annum.

He employs about seventy-five hands directly, and several hundred indirectly in this industry.

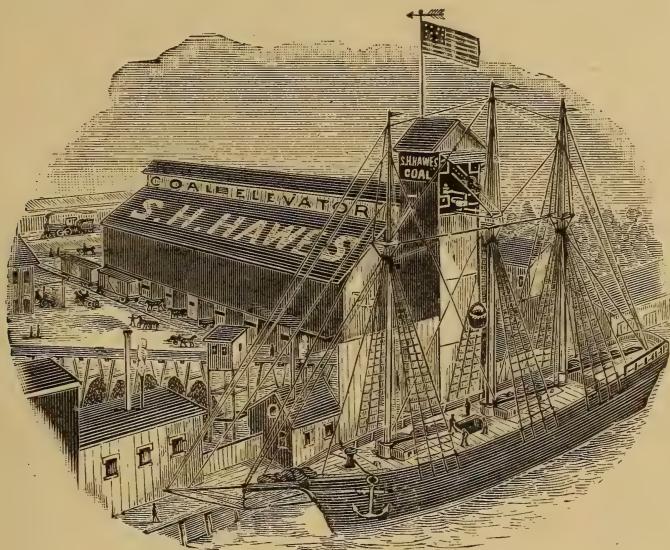
The Tiffin factory is located in the best section of the Sycamore country, and the principal portion of the lumber used comes from this belt. The Baltimore and Ohio Railroad, and the North-western Ohio Railroad, both have side tracks running to this factory, thus affording competing freight rates to all points between the great rival corporations, the Baltimore and Ohio and Pennsylvania Railroads. The sidings are on the property of Mr. Whitlock.

Boxes in shooks are shipped in car lots at the lowest figures. The trade of this concern is chiefly through Virginia and North Carolina, but shipments are often made to foreign countries. Mr. Whitlock has been in this line of business since March, 1867, and he has ample means for all his purposes. He is an ex-member of the City Council.

The Atlantic and Virginia Fertilizing Company.—Manufacturers of Fertilizers, offices 9, 10 and 11, Crenshaw's Building. This Company, of which Mr. S. D. Crenshaw is the Secretary, is one of the staunchest and most reliable fertilizing factories in the country. It was incorporated in 1873, and has a capital stock of \$160,000. The works, located near the



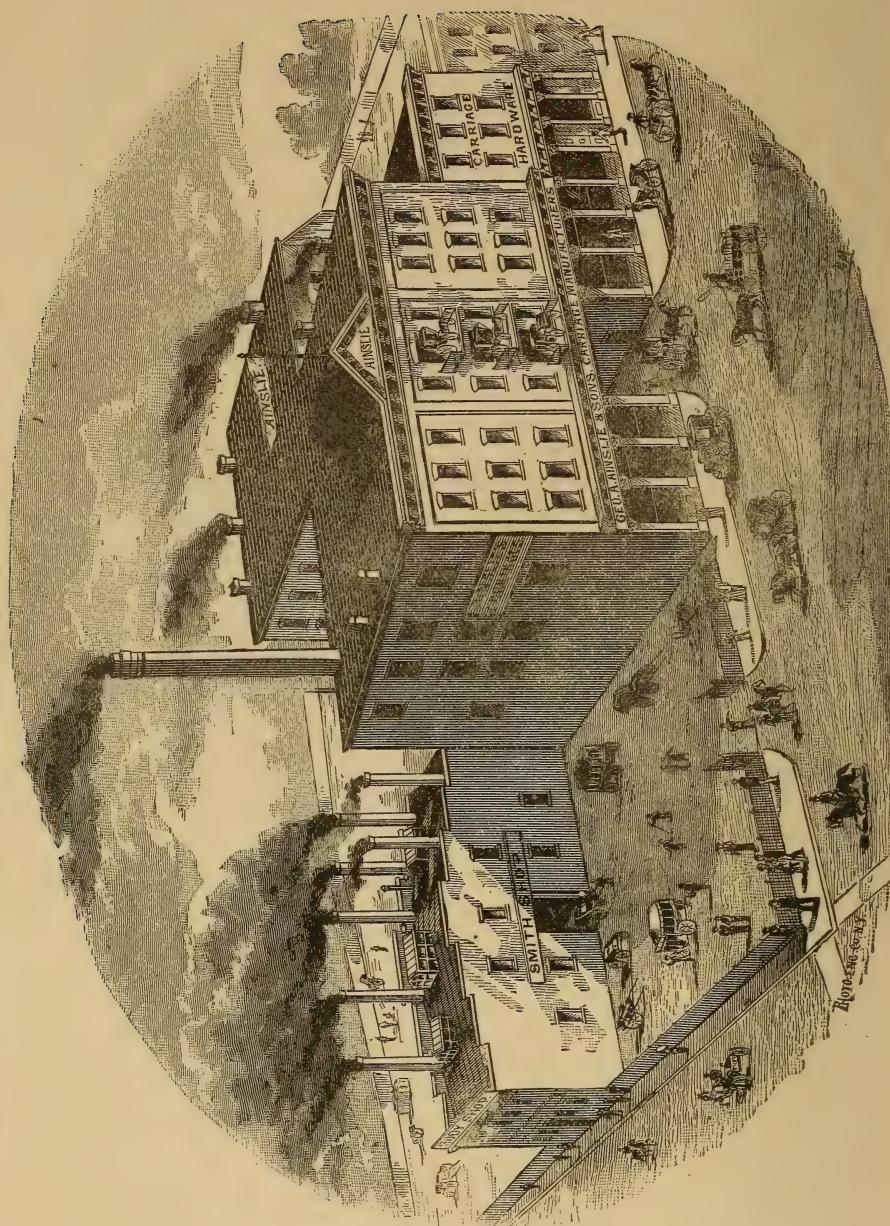
city, were built by the company, and have the capacity to turn out 8,000 tons of fertilizer a year. They employ forty hands. They have three travelling men constantly on the road, and sell only their own products. The "Eureka" is their leading brand, though they sell immense quantities of "Orient" and "Our Acid Phosphate." Their trade extends through Virginia, North and South Carolina, Tennessee, Georgia and Alabama.



S. H. Hawes.—Wholesale and Retail Coal Dealer and Shipper; elevator Twenty-ninth and Dock; office Eighteenth and Cary streets. This is not only the oldest coal house in this city, but it does more business by far than any of its competitors. Two years ago Mr. Hawes, at great expense, built an elevator. This not only enables him to keep coal clean and dry, but it can be handled to so much greater advantage in loading cars, vessels, or carts. The waters of the Dock flow by the south side of the elevator, while the track of the Richmond and Danville Railroads runs into the yard on the north side. This is the only elevator in the Southern States, and it has a storage capacity for 5,000 tons of coal. He keeps thirty wagons employed in delivering to the city trade; employs thirty hands, and sells coal in the two Virginias, Carolinas, Georgia, and Kentucky. This house can fill an order for a ton or a hundred thousand tons of anthracite or bituminous coals of any grade or description.

The business was founded in 1848 by the late Samuel P. Hawes. Some years afterwards, the firm name was changed to Samuel P. Hawes & Son. At the death of the senior member in 1865, Mr. S. H. Hawes succeeded to the business. The present attitude of this business speaks for itself, and is a monument to the industry and enterprise of its owner.

Mr. Hawes was born in Powhatan county, but has lived here forty-two years. He is a Director in the City Bank, and a member of the Board of Directors of the Chamber of Commerce.



G. A. AINSLIE & SONS' CARRIAGE FACTORY. [See opposite page.]

George A. Ainslie & Sons.—Manufacturers of Carriages, Fire Apparatus, &c., Nos. 8, 10 and 12, South Tenth street. This is the largest fine carriage manufactory in Richmond, and it is the only house south of Baltimore that manufactures fire apparatus. The business was founded in 1855, by Mr. Geo. A. Ainslie, who, in 1879, admitted his two sons, David A. and Peter Ainslie, as partners, under the firm name of Geo. A. Ainslie & Sons.

The illustration on the opposite page, gives some idea of the immense size of the works.

They employ forty hands, and make all styles of carriages, buggies, phaetons, wagons, &c.; also manufacture hose carts, and hook and ladder trucks. All the fire apparatus of the Richmond Fire Department was built by this house, with the exception of two trucks. Their trade extends through Virginia, North and South Carolina, and Georgia. They have a branch house in Lynchburg, under the firm name of Peter Ainslie & Co., which is managed by Mr. Peter Ainslie

Mr. Geo. A. Ainslie was born in Virginia, and has lived in Richmond fifty years. He is a practical carriage maker, and never was in any other line of business. He is President of the Chamber of Commerce, and President of the Mechanics Institute, and was Chief of the Fire Department, which position he declined of re election, after succeeding himself many years.

Both sons were born and raised here, are practical mechanics, and were brought up in this line of business.

The firm also runs a wholesale and retail carriage material store, at No. 10, South Tenth street, and do all kinds of carriage and other vehicle repairing.

Richmond Depot of the Continental Brewing Company.—Robert Hill, Jr., Manager, Corner Kinney and Broad Streets. The Continental Brewing Company, since its foundation, has kept pace with the progress and spirit of the age. The latest feat was lighting their breweries with electricity. They were the first brewers in the world to do this. Appreciating the necessity for a depot here, in order to better accommodate their large trade through Virginia and the South, three years ago they built the large ice-house and general depot, at the corner of Kinney and Broad streets, and placed Mr. Robert Hill, Jr., an experienced business man, in charge.

The success that has attended their business here, shows the wisdom of the venture, and the choice of management. The storage capacity of this depot is one thousand kegs. Mr. Hill handles the Continental beer, ale and porter in kegs only, and keeps four wagons going in its delivery in this city. There are four firms here, engaged in bottling and shipping this beer to the surrounding country. This beer is guaranteed to be pure and absolutely free from adulterations. Mr. Hill controls the sale of "Continental" through Virginia and North Carolina. He is a native of this city, and was formerly engaged in the wholesale liquor business in Staunton, Virginia. He enjoys the respect and confidence of this community. The tracks of the Richmond, Fredericksburg and Potomac Railroad Company run to the doors of this depot.

Charles L. Todd.—Shipper of Flour, Grain and Hay, Manufacturing Agent and Lessee of the Gallego Corn Mill, No. 1117, Cary street. Of all the mercantile houses in this city none have a better reputation in trade centres than that of Charles L. Todd. In 1863, he began business as a retail grocery keeper, being a member of the firm of Schooler & Todd, which was succeeded by the present firm.

From an unpretentious business, started twenty-three years ago, has grown an immense establishment, whose trade extends through Virginia, and North and South Carolina. He is sole agent for the Star and Crescent Milling Company of Chicago; sole agent for J. M. Hill & Bro. of Atlees, Va.; and J. P. Badnock of Henrico county, canned fruits and vegetable establishments. These goods are always fresh, as they are canned on the premises where they are grown.

Mr. Todd is lessee of the famous Gallego Corn Mill. As to his social and business standing, it is only necessary to add that he is a Director in the Citizens Bank, Vice-President in the Life Association of Virginia, and has been honored by his fellow-citizens with a seat in the City Council for a period of twelve years. Mr. Todd was born in this city.

Howard Swineford.—General Insurance Agency, No. 1108 E. Main street. This is one of the most substantial and well-managed insurance agencies in the city. Mr. Swineford has had twenty-two years experience in this line, eighteen of which have been spent in this city. He represents the following well known companies: The Royal Fire of Liverpool, Imperial Fire of London, Northern Fire of London, London and Lancashire of Liverpool, Connecticut Fire of Hartford, and the Mutual Life of New York. His companies represent about \$150,000,000 of capital, which is more than any other agency here, and he does the largest business in the city. He has local agencies in about twenty counties, contiguous to Richmond.

Mr. Swineford began the insurance business in Meadville, Pa.; is a native of New Berlin, Pa., where, after completing his education and three years of legal study, was admitted to practice law. He is a courteous, agreeable, and reliable business man, and enjoys the confidence of the community.

George Schœn.—Wholesale Bottler of Mineral Waters and Ginger Ale, Wholesale and Retail Dealer in Tobacco, Cigars, and Smokers' Goods, &c., 11th and Main streets. Without doubt the most extensive and most successful enterprise in the mineral and soda water line in this city is the house of George Schœn. This gentleman started this industry in 1870, and success has marked its career in every new feature that has been introduced.

Besides doing an immense retail business in mineral waters, soda water, ginger ale, tobacco, cigars, and smokers' goods, he bottles and sells mineral waters and ginger ale at wholesale, and jobs cigars to the trade through Virginia and North Carolina. He is sole agent for Straiton and Storms, and Ottenburg & Bros., cigar manufacturers of New York.

He came here from Atlanta, Ga., in 1865, and was formerly engaged in merchandising. He is truly a self-made man, and enjoys the success he has attained from his close application to business.

A. M. Lyon & Co.—Manufacturers of Plug and Smoking Tobaccos, Nos. 1434 and 1436 Cary street. For twenty years the firm of A. M. Lyon & Co. has been in existence, and no concern in any business is more noted for its honesty and probity. They are really the successors of the late William Barrett, who was one of the most prominent and successful tobacconists in Virginia. Mr. Childrey was the manager of his business, but before his death bought out his brands and business. The firm of A. M. Lyon & Co. was formed in 1865. They employ seventy-five hands, and have the capacity to turn out 600,000 pounds of tobacco a year. Their trade is not only all over the United States, but it extends through Europe and Australia. The specialties of the firm in plug tobacco are, "Cloth of Gold" and "Sunny South." Barrett's "Anchor" brand of nigger head twist is made specially for foreign markets, where it has had a reputation for nearly half a century. Among other leading brands are, "Sultana" smoking and "Barrett Crown," "Water Lilly," "Best of All," and "Bird in the Hand" plug tobaccos. They employ two travelling salesmen. A. M. Lyon and John K. Childrey compose the firm. They are both gentlemen of intelligence and fine business capacity, and deserve to be as wealthy as the founder of their establishment was.

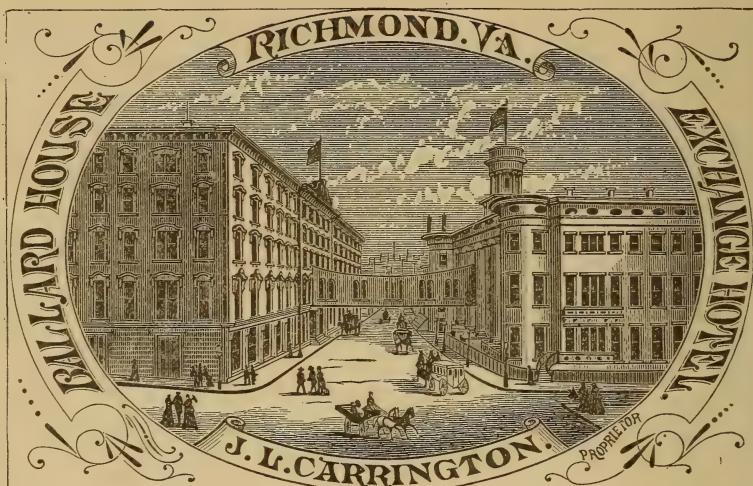
W. S. Forbes & Co.—Wholesale Provision Dealers, corner Ninth and Byrd streets. It is estimated that the provision business in this city has increased four fold within the past five years. The chief reason for this is that provisions are sold in this market at Chicago prices, freight added. This sticks a thorn in the trade of Baltimore. Heretofore the merchants of North and South Carolina, particularly went to that market for their supplies, now they come here for them, because Richmond can beat Baltimore in prices. One of the most enterprizing firms in this city, and one that has been largely instrumental in bringing about this state of affairs, is the house of W. S. Forbes & Co., who were established in 1883. They are agents for the Chicago Packing and Provision Company's hams, salt meats, and smoked meats. They carry a stock of provisions sufficient to fill orders of any size. Their entire trade is through Virginia and the Carolinas. Messrs. W. S. Forbes and W. L. Boyd compose the firm.

Both gentlemen are natives of North Carolina. Mr. Forbes has lived in Richmond for the past seven years. Mr. Boyd resides in Atlanta, Ga., where he represents the same packing house under the name of W. L. Boyd & Co.

Peter Paul.—Wholesale and Retail Dealer in Horses and Mules, Nos. 1438 and 1440, Franklin street. Mr. Peter Paul, who is well known throughout the South as a large and successful dealer in horses and mules, has rented the "Bazaar" stables, which are the largest in the South. He has stabling room for three hundred head of stock, and also accommodates transient trade at reasonable rates. He carries a large lot of stock on hand, and is able at all times to fill orders from home or abroad. He supplies stables and street car companies by contract. He sells through Virginia, and North and South Carolina, and buys in West Virginia, Kentucky and Ohio.

These stables were established about fifty years ago. Mr. Paul has been stock trading here for fifteen years, is originally from Rockingham county, where he now runs a livery and sales stable.

John C. Shafer.—Merchant Tailor, No. 1004 Main Street. The proprietor of this business, Mr. John C. Shafer, came here in 1844, from New York, and started in this line, which he has successfully prosecuted ever since. It is the oldest merchant tailoring establishment in Richmond, and it has the reputation of turning out the finest work of any house in the city, indeed, it compares favorably with any in this country, or in Europe. Mr. Shafer handles the very best foreign and domestic fabrics to be found in their respective markets. Besides a large local trade, he has customers throughout Virginia, and the entire South. He owns the well known "Shafer" block of buildings.



The Exchange and Ballard Hotel.—J. L. Carrington, Proprietor, Fourteenth and Franklin streets. These leading hotels, which are under one management, are the most noted in the South. They are connected by a covered suspension bridge, and have accommodations for six hundred guests. They are the headquarters for all prominent men visiting this city. Among the distinguished guests, who have been entertained here, are His Royal Highness, the Prince of Wales, and the Princess Louise, son and daughter of Queen Victoria. From the steps of the Exchange some of the most distinguished speakers in the country have addressed immense gatherings of people. It was here that the late Alexander H. Stephens, of Georgia, delivered his maiden speech in this State after his elevation to the Vice-Presidency of the late Confederate States.

The hotels have recently been renovated throughout. The rooms are heated by steam in cold weather and have electric bells. Polite attention on the part of servants is a feature of the establishment. The office corps cannot be excelled in their demeanor in providing for the comfort of guests. Mr. W. Scott Carrington and Mr. A. W. Archer are connected with this house, and are too well known to the travelling public for further comment. Mr. J. L. Carrington is one of the oldest and most experienced hotel men in Virginia. He is the owner of several beautiful farms in different sections of the State.

Watt & Call.—Manufacturers of "Watt" Plows and Dealers in Agricultural Implements, office and works 1518 and 1520 Franklin street. This house is the inventor and owner of the celebrated "Watt" (cast and chilled) plows, which have a reputation not only all through the South, but in Australia and India. This business was founded forty-four years ago by Mr. Geo. Watt, who invented and patented the plow that bears his name. In 1872 Mr. Manfred Call, his son-in-law, was admitted into co partnership, and the firm name changed to Watt & Call. In 1884 Mr. Watt died, and Mr. Call has continued the business under the old firm name on account of the name of Watt being so well known in connection with farming implements. They handle the Watt cast and chilled plows principally, and deal in all kinds of agricultural implements. They are agents for the Jno. P. Manny reapers and mowers, Johnston Harvesting Company of Batavia, New York, Milburn Wagon Company, Ross Ensilage cutters, Taylor rakes, Buckeye Sulky cultivators, and many other machines. Their works give employment to thirty-five hands, and their products are chiefly sold through the Southern States.

Mr. Call has been a resident of Richmond for sixteen years, and is accounted among the most enterprizing of its young business men.

Richmond Depot of the Bergner & Engel Brewing Company of Philadelphia.—Alfred von Rosenegk, Manager, Marshall & Hancock streets. Owing to the large and increasing popularity of the Bergner & Engel Beer in this section, six years ago a depot was established in this city, and the handsome building erected that now marks the headquarters of this agency. It adjoins the freight depot of the Richmond and Fredericksburg railroad, thus affording every facility for the reception of beer by their own refrigerator cars, and enabling them to ship to all points. The ice house and depot here has a capacity for storing three hundred barrels of beer. They have a sub-agent in Richmond selling in bottles and kegs, and five bottling establishments, who handle nothing but the Bergner & Engel beer, which they sell through the city and its vicinity. There is more of this beer sold in Richmond than that of any other brewed. Mr. Rosenegk controls the sale of the Bergner & Engel beer through portions of Virginia, and North and South Carolina.

There was only one grand prize medal awarded to the United States by the Paris Exposition, and Bergner & Engel received that one for the excellence of their Lager Beer actually exhibited and adjudicated. Two medals were awarded to European brewers for their merits and prominence in the business, and they were awarded upon special recommendation by their respective governments. Bergner & Engel beer was unrivalled at that exposition.

Mr. Rosenegk located here about one year ago, having formerly been connected with the company in Philadelphia, and in that brief period has gained prominence and prosperity second to no man in the business.

Fourquarean, Price & Co.—Wholesale and retail Dry Goods, and manufacturers of Furs, Nos. 429 East Broad, and 206 North Fifth Street. This is one of the largest and most successful business houses in Richmond. Each member of the firm is thoroughly experienced in the particular line to which he gives attention, and the thirty-seven employees of

the establishment handle the immense trade with astonishing speed and regularity. They carry a complete stock of stylish, new and elegant goods of every variety of articles handled by a first class dry goods house, and of the most reliable manufacture, both foreign and domesic; and this is the case all the year aound, while new patterns are shown as fast as they appear on the market.

They manufacture all kinds of seal skin garments, Astrachan and all kinds of fur trimmings, and are the largest in this line in Richmond. They are direct importers of all furs used. Their trade lies all through the Southern States.

The firm of Fourqurean, Price & Co. is composed of J. M. Fourqurean, E. D. Price and J. Harvey Blair. Messrs. Fourqurean and Price were both raised in the old dry goods house of Thomas R. Price & Co., Mr. E. D. Price being a son of the founder. Mr. Blair has always been in dry goods. He was clerk and book-keeper in the house of Cardoza, Fourqurean & Co.

R. A. Patterson & Co.—Tobacco Manufacturers, foot of Seventh street, near the river. The plan of this work is intended to embrace all the leading establishments in the commerce and manufactures of Richmond; and, as it will be circulated over the entire Union and in parts of Europe, it is the intention to make the notices of the more important firms as full as possible. The necessity of this will be perceived when it is considered that, however well known they may be through their products, those who use and enjoy the products are naturally desirous of knowing something of their history, the size of their stores and factories, and their comparative relation to similar ones elsewhere, as well as many other facts of interest. Among the leading tobacco manufacturers, not only of Richmond, but of the world, the firm of R. A. Patterson & Co., occupies the front rank. Founded in 1856, it has safely passed through the vicissitudes of war and panic, and to-day is on a firmer footing than probably ever before. Their factory, at the foot of Seventh street, is one of the most substantial and attractive structures in the city, being 120x43 feet in dimensions, five stories in height, with a wing 44x40 feet, also five stories. It is completely fitted out with the most perfect of modern improved machinery, and also with every convenience and appliance necessary to the comfort of the four hundred hands who constitute its working force. The factory has a capacity of 4,000,000 lbs. per annum, and its products are distributed over the Southern, Eastern, and Western States. A branch office has recently been established in Boston, which has met with decided success. Messrs. R. A. Patterson & Co., manufactures many well known brands of tobacco, among which the celebrated "Shell Road Chewing Tobacco" has attained a wide reputation, and is one of the most popular to be found on the market. The members of the firm are Messrs. R. A. Patterson, R. F. Patterson, and Thomas M. Rutherford, all natives of Richmond, well known and highly esteemed. Their immense business, and the system which characterizes its conduct, are a proof of their capacity as managers. The firm of R. A. Patterson & Co., is one which forms an important element in the prosperity of Richmond, and without which the standing and prestige of the city would be considerably lessened.

Slater, Myers & Co.—Wholesale Grocers and Liquor Dealers, Rectifiers and Importers, Nos, 1116 and 1118 Cary street. One of the largest and staunchest houses in Richmond is that of Slater, Myers & Co., and certainly in their new quarters, at 1116 and 1118 Cary street, they are better equipped than any other firm in the grocery and liquor business here. They built the house they occupy, and have it thoroughly fitted up with elevators and other conveniences. The building is 100x45 feet, and is three stories high, with a basement for syrups, fish, etc. The first floor is for groceries, the second for liquors, and the third for general duplicate stock. Ten men are constantly employed in the building, and four on the road, these last giving special attention to the trade of Virginia, West Virginia, and North Carolina. They deal in all varieties of domestic and imported liquors and groceries, and carry one of the largest stocks in the South. Several of the most popular brands of liquors on the market are controlled exclusively by this firm. The members of this representative house are, Messrs. W. L. Slater, H. J. Myers, and John G. Wade. Mr. Slater has lived here since boyhood, as have Mr. Myers and Mr. Wade, with the exception of the time spent by the former in the army. The business careers of all have been confined entirely to their present line.

Richmond Ice Company (Successors to A. G. Babcock).—Wholesale and Retail Dealers and Shippers of Kennebec Ice; A. D. Landerkin, Superintendant; office and depot foot of Seventeenth street, south side of Dock. This is the largest ice company in Richmond, and is the oldest, having been established in 1866 by Capt. A. G. Babcock. The Richmond Ice Company, consisting of E. D. Haley, President, and A. D. Landerkin, Secretary and Superintendent, became the owners of the business in 1881, which was incorporated with a capital stock of \$32,000. They handle Kennebec ice only, and their depot here has a storage capacity for three thousand tons. They employ fifty hands; have thirteen wagons on the street, and their trade extends throughout Virginia, North and South Carolina. Mr. Haley resides in Maine, where he cuts and ships all the ice that is consumed here; this trade alone gives employment to from twenty-five to thirty good sized sailing vessels. Mr. Landerkin, who manages this end of the business, came here from Philadelphia. He has had fourteen years experience in handling ice.

R. C. Wortham & Co.—Manufacturers of Tobacco and Cigar Boxes and Packing Cases. Office No. 705 East Arch street—Factory No. 511 Byrd street. This industry plays an important part in the commercial results of this city. Its chief trade is moved through the medium of a tobacco box.

Mr. Wortham has the largest establishment of this kind in the city. He employs from twenty-five to thirty hands; and manufactures all kinds of tobacco and cigar boxes and packing cases.

Mr. Wortham was born and raised here. He is the agent of James Thomas' estate, and also a director in several banking institutions.

Bodeker Bros.—Wholesale and Retail Druggists, 1414 Main street. Forty years ago Mr. A. Bodeker started this Drug House, and continued at its head until his death in 1884, when his brother, Mr. Henry Bodeker,

who had been a partner in the establishment for four years, succeeded to the business. This house carries a first class stock of pure, fresh and reliable Drugs, Chemicals, Dyes, &c., and handle all sorts of fancy and toilet articles, and fine brands of tobacco and cigars. Competent assistants are employed in compounding prescriptions. He has two commercial salesmen on the road, and enjoys a good trade through Virginia and North Carolina. Mr. Bodeker is thoroughly skilled in his business, having been engaged in it since 1860.

James G. Tinsley & Co.—Manufacturers of Fertilizers, 1326 Cary street. This firm, established in 1883, and representing an industry which has grown to such great proportions, and is of such vital importance to the agricultural interest, is composed of Messrs. J. G. Tinsley and Isaac Davenport, Jr.

Mr. Davenport, who has been prominent in business circles in Richmond for forty years, is a member of the leading wholesale grocery firm of Davenport & Morris; of Davenport & Co., Bankers and Brokers; President of the First National Bank; and is interested in many other enterprises.

Mr. Tinsley lives at Hunslett, near Richmond, where he is largely engaged in canning fruits and vegetables. He has two canneries, which are to a great extent supplied by two farms owned by him, and in these establishments, which employ from one to two hundred hands, more canned goods are put up than in any other establishment in Virginia.

The works for the manufacture of fertilizers, employing about twenty men, are situated at Hunslett, and were built by the firm especially for this purpose, with a full equipment of the most improved machinery. A specialty is made of tobacco and wheat fertilizers, which are extensively sold in Virginia, West Virginia, North Carolina, and elsewhere, where the interests of the house are actively looked after by their representatives on the road.

The fertilizers manufactured, are Pure Ground Animal Raw Bone, Floats of South Carolina Bone, Tobacco and Vegetable Fertilizer, Corn Fertilizer, Ammoniated Bone, Wheat Fertilizer, Floats and Potash Mixture, and Cabbage Fertilizer. They also have for sale Nitrate of Soda, Sulphate of Ammonia, Muriate of Potash, Sulphate of Potash, Dissolved South Carolina Bone, and Kainit or German Potash Salts. All the goods made or handled by the firm are manufactured after a thorough and scientific study of the needs of various soils and crops, and receive every where the most hearty endorsement of those using them.

A. R. Ellerson & Co.—Wool Buyers, No. 1326 Cary Street. A product of great and constantly increasing importance—wool—is handled exclusively by the firm whose name appears at this head. Its members are Mr. A. R. Ellerson and Mr. S. Bolling. Mr. Ellerson lives about six miles from Richmond, and previous to the establishment of the present firm, in 1878, was engaged in farming. Mr. Bolling is a native of Richmond, and this is his first independent business venture, he having previously been engaged as accountant in various large houses here. Both members of the firm are also interested in the manufacture of fertilizers and in fruit canning. This is the largest house south of Baltimore engaged in the wool business, and the only one which confines its attention speci-

ally to it. By thorough business methods, and strict attention to handling this one article, they have built up a large trade, and secured an unlimited order for wool, which enables them, at all times, to give the highest market price. They furnish sacks free, and receive shipments at any wharf or depot, thus saving the shipper freight, damage and commission. They buy all the year. The reputation and high standing of this firm seems to preclude the necessity of references, but if any should be desired, application can be made to the First National Bank, Richmond, Davenport & Morris, General W. C. Wickham, and indeed, any merchant in the city. All correspondence promptly noted.

T. T. Mayo.—Manufacturer of all styles and grades of Navy Tobacco, No. 1518 Cary street. The proprietor of this business, Mr. T. T. Mayo, came here at the close of the war, and learned the trade of tobacco manufacturing. In 1873 he embarked in business with Mr. Knight, under the firm name of Mayo & Knight. In 1879 the business was changed to its present firm name. The factory has the capacity to turn out two thousand pounds per day.

Augustine & Harwood.—Wholesale Dealers in Oils, Grease, and Gasoline, Eleventh and Cary streets. Augustine & Harwood are the successors of one of the oldest oil houses in this city, that of McDonald and Unk, founded fourteen years ago. This line of business was then in its infancy, and from the modest pretensions of their first plant, has arisen the present extensive establishment. They handle every variety of lubricating oils; among them may be mentioned arctic, locomotive, light and dark cylinder oils, winter and summer car oils, valve, spindle, heavy spindle, engine, coach, lard, and machinery oils, sperm, neatsfoot, neutral, sewing machine, signal, parafine, and miners oils, saw mill, and plumbers' fitting oils, hot neck, cold neck, rolling mill, and all grades of car and axle grease, parafine oils, pressed parafine, parafine wax. Oils from 110° to 300° fire test. They also have a large warehouse and grease factory at the corner of Ninth and Arch streets, where car and axle grease is manufactured. It is the only factory of the kind in the city. They make a specialty of supplying railroads with box grease, car grease, gasoline, lubricating, and illuminating oils of all kinds. The market is full of good, bad and indifferent grades of grease, creating much trouble and confusion among railroad men. In order to avoid this trouble and constant worry, and relieve the trade from the present oppressive uncertainty connected with buying this class of goods, they are now manufacturing for shipment "Augustine's" patent graphite and patent sulphur grease. They are dark and light and of superior and reliable quality. This grease, now in the greatest demand, is heavy-bodied, clean and free from grit and impurities; of a very high fire-test, and warranted to run trains free from hot boxes, thereby saving time and money; they have been given severe tests, and proved to give entire satisfaction as lubricators and non-friction grease; in fact, they claim it to be the finest grease on the market. It is put up in prime packages so that they can be relied upon for shipping long distances. They employ ten men, besides three commercial salesmen. Their large and rapidly increasing trade extends through the Virginias, Carolinas, Georgia, and Alabama.

Mr. John A. Augustine is a thorough chemist. He is an officer of the

State Commercial Travelers Association, and was one of three delegates a few months ago from said association to the National Association, which met in annual session in Baltimore. He is also a member of the Chamber of Commerce. Mr. Jno. S. Harwood, prior to his becoming a member of the firm, was engaged in one of the largest dry goods establishments in Richmond. Mr. W. A. Watkins, one of the most experienced book-keepers in the city, manages the finances of the establishment.

William Cameron & Bro.—Manufacturers of Plug and Twist Tobaccos, corner of Brown and Perry streets, Petersburg, Va. Conspicuous among the pioneers of the export trade in tobacco, stands the firm of Wm. Cameron & Bro., consisting of Alexander and George Cameron. For many years past the management of this extensive and increasing business has received the energetic as well as the progressive personal attention of Mr. George Cameron, whose skill and success have extended the firm's operations, year by year, until the present day. They are among the largest exporters of manufactured tobacco in the country, and their leading brands, the "Raven," "Havelock," "Two Seas," "Orion," "Canary," "Our Chief," "Peach and Honey," "Mazeppa," and "Pluck," are famous wherever the virtues of superior aromatic "Cavendish" and "Twist," are appreciated. This would appear to be chiefly the case in Australia and New Zealand, whence the bulk of Cameron & Bro.'s products are shipped, although large quantities are also consumed in India, South Africa and Great Britain. In addition to the manufactured article, they are extensive shippers of stripped (stemmed) and leaf tobacco.

On the corner of Perry and Brown streets, in this city, stands "Cameron's Factory," a handsome, lofty and imposing structure of modern architectural design, which a city many times Petersburg's size might well be proud to own. It occupies the site of the firm's original factory, which was burned to the ground in 1878. It is four stories high, with an ornamental cupola, and has a front on Brown street of one hundred and eighty feet, by a depth on Perry street of two hundred and forty feet. The offices, warehouse, engine-house and drying-rooms, occupy separate buildings, which form a spacious quadrangle, affording ample room for the special work of each department. But of still higher importance than even substantial and capacious buildings, is the machinery with which the various styles of plug, twist and navy tobacco are prepared, and in this respect Cameron's factory is splendidly equipped. The machinery, which is manufactured from designs specially prepared for this factory, is run with three boilers with the capacity of two hundred horse power, and a sixty-horse power engine.

This factory alone employs over six hundred hands, which means, in other words, that it feeds nearly three thousand mouths. The firm also owns and operates a large and perfectly-appointed factory in Richmond, which is managed by Mr. Alexander Cameron, under the name and style of Alexander Cameron & Co.

In addition to these, the firm has in operation three extensive factories in the Australian cities of Sydney, Melbourne and Adelaide, respectively, the former of which has recently been enlarged and improved at a cost of over £20,000. At each of these factories Messrs. Cameron & Bro. have also found it necessary to establish their own bonded warehouse to facili-

tate the conduct of their enormous local trade, and these warehouses are under the charge of officials detailed for their special duty by the Colonial Governments.

F. D. Barksdale & Co.—Leaf Tobacco Dealers on Commission; room 15, Crenshaw's Building. While both of the members of this firm are young men, Mr. Barksdale has had a varied and extensive experience in handling leaf tobacco. He has been in this line of business with his uncle for a number of years, and he has visited the tobacco markets of this country and Europe. They know the wants of the trade, and are always prepared to meet them. They buy and receive tobacco from Virginia, North Carolina and Kentucky, run a re-handling and stemming factory in Manchester, which gives employment to thirty hands, and sell to manufacturers and dealers all over the United States and in foreign countries. Bright leaf and strips are specialties.

This house was established two years ago. F. D. Barksdale and Virginius Johnson compose the firm. Mr. Barksdale has lived here for fifteen years, and has always been in the tobacco business. Mr. Johnson came here from Petersburg to engage in this line. He was formerly treasurer of that city.

Southern Railway Supply Co.—Manufacturers, Agents and Jobbers of Supplies; office and store No. 15 S. Fourteenth street. This establishment was incorporated in 1882, with a capital stock of \$25,000. The officers of the company are, R. S. Archer, President; W. M. Archer, Vice-President and Treasurer; Levin Joynes, Secretary, and T. L. Courtney, Jr., Manager. They are manufacturers' agents and jobbers of railway, machinists, and miners' supplies and metals. They have a large metal and grindstone warehouse, at Nos. 6 and 8 Fourteenth street, of which James Gordon is superintendent. They are sole agents for Graton & Knight's leather belting manufactory, Revere Rubber Company's rubber belting, packing hose, etc., Kilbourne & Jacob's wheelbarrow factory, Eagle Oil Refining Company of Cleveland, Arcade files, Diamond Emery Wheel Machine Company (emery wheels and machinery), and Myers' shovels and spades and other noted manufacturers. They employ three travelling salesmen, and have a large and constantly increasing trade through the Virginias, Carolinas, Georgia, and Florida. They do a large and flourishing business, and it is constantly increasing. R. S. Archer is also Superintendent of the rolling mills of the Tredegar Iron Company. W. M. Archer, his brother, is actively engaged for this company in managing the finances and office. Mr. Joynes attends to the books. Mr. Courtney attends to the buying and selling, and has charge of that department. Mr. Gordon does the buying and selling for the metal and grindstone warehouse.

R. H. Dibrell & Co.—Leaf Tobacco Commission Merchants, No. 11 and 12, Crenshaw's Building. For more than forty years has Mr. Dibrell been engaged in the leaf tobacco business in this city. His judgment in handling, and reputation as a business man, is second to none in his line. "Uncle Dick," as he is familiarly called "on change" is universally popular with the trade.

Carr & Dickinson.—Tobacco and Grain Commission Merchants; office Crenshaw Planters Warehouse. Eight years ago this concern located here, and they now occupy a leading place in the tobacco and grain commission line. Their prosperity is established. It only goes to show what pluck and industry will accomplish when properly applied. They receive tobacco from Virginia and West Virginia, Kentucky and Ohio, and sell to manufacturers and their agents. They make a specialty of Kentucky, Burley and West Virginia bright wrappers. Also, bulk grain, of which they handle a considerable quantity. This is the only house here that gets direct shipments from country dealers in Kentucky and Ohio of Burley tobacco. They keep a large and assorted stock of Burley on hand for their Petersburg, Lynchburg and city trade to select from, frequently as many as 800 hogsheads. Messrs. S. P. Carr and Loren and Arthur Dickinson compose the firm.

Mr. Carr is a Virginian, and the Messrs. Dickinson are Georgians.

Monumental Cigar Factory.—Richard Wagener, Proprietor; No. 22 S. Fourteenth street. The name of Wagener is known through two hemispheres as the composer of that which it is said "hath charms to sooth a savage." The talent that he possessed has permeated the realms of creation, and the subject of this notice, not only has a soul for music, but fingers that can draw a bow as deftly as the best. He is also a performer on brass instruments of no mean order. But it is not of Mr. Wagener's musical qualities that it was intended to deal with, but of his business as a cigar manufacturer. Twelve years ago he started this enterprise, which was his first business venture, and by his personal and untiring efforts, he has succeeded in building up a fine local and state trade. "Big Dick" and "Henry Clay," which are leading brands, are too well known to need commendation. Mr. Wagener has resided here the greater part of his life (since 1859), and he has the respect and confidence of all who know him in business or otherwise.

Maurice T. Smith & Co.—Leaf Tobacco on Commission. Columbian Block, Shockoe Slip. There are many members of the tobacco trade, but none of them are more highly regarded for their business traits than Mr. M T. Smith. He came here in 1872, from Petersburg, where he was engaged in manufacturing tobacco, and started the business of selling leaf tobacco on commission, and he has, by close application, been successful from the start. He has an extensive trade in this State, West Virginia, North Carolina, Kentucky and Ohio. He is a son of the old North State, and a worthy one too.

Beckwith, Parham & Anderson.—Dealers in Books, Stationery, Piano Fortes, and Music; Book Bindery and Paper Box Factory; No. 1107 Main street. The concern of Beckwith, Parham & Anderson is the successor to one of the oldest book and stationery houses in Virginia, that of Nash & Woodhouse, which was founded in 1844. A number of changes have taken place in the firm name since the date named. In October, 1885, the present co-partnership was formed. They do a general book and stationery business, sell at wholesale and retail, and run a book bindery and paper box factory, all located in the same building. Besides they have an extensive circulating library, filled with the best literature of

ancient and modern writers, membership in which can be obtained at a very reasonable figure. They employ thirty hands. Trade is chiefly in this State and in North Carolina. The individual members of the firm are, T. S. Beckwith, B. M. Parham, and Geo. J. Anderson.

Mr. Beckwith lives in Petersburg, where he runs a bookstore. Mr. Parham commenced business with Nash & Woodhouse in 1851, and was admitted as a partner eight years thereafter. Mr. Anderson was formerly a clerk in the Planters Bank.

Palmer, Hartsook & Co.—General Commission Merchants, 1321 Cary street. Twenty-six years ago Mr. W. B. Palmer commenced, with Messrs. Palmer, Hartsook & Co., as salesman, and now he is at the head of the establishment. Messrs. Palmer & Hartsook, two of the founders of the house, are dead, and Mr. W. B. Isaacs, the other member of the concern, withdrew some years ago. Mr. W. B. Palmer, who is the son of the Mr. George S. Palmer, in the original concern, is a gentleman of unblemished character, fine business capacity, and inherits traits which make him exceedingly popular with the business world, and all others with whom he is thrown in contact. The trade of this house is chiefly in this State. They make a specialty of selling molasses and sugars, and tobacco and grain. He is sole agent for E. C. Knight & Co.'s molasses and sugar refinery of Philadelphia, and Peter Wright & Sons, steamship agents of said city.

The Mercantile Agency of R. G. Dun & Co.—J. E. Dieffenderfer, Manager, No. 1311 East Main street. The purposes and utility of a Mercantile Agency should be known by all business men. The great majority of bankers, jobbers and manufacturers know its aim and great benefits, but there are a large class of dealers in the country who do not thoroughly understand the system and its object, and therefore it is in order to explain. Its intention is to photograph as clearly as possible the local impression every business man has made in his own community as to character, capacity and capital, and to put the information thus gained in an intelligible and accessible shape, for the guidance of those who dispense credits. The universal use which has been made of its reports shows what an assistance it has been to commercial traffic. R. G. Dun & Co.'s agency procures vast stores of information. They have twenty thousand subscribers, and the credits of the entire country are decided mainly upon its reports. It costs the company to gather and disseminate this information about \$2,000,000 per annum. They issue quarterly reference books, containing the names of merchants and traders of every description, classifications of business, and states, maps, banks and bankers everywhere; which at a glance approximates their net worth, general credit and standing. They also undertake the collection of past due debts, for which it has the best facilities. In its offices, which are throughout the United States, Canada and Europe, are on record detailed reports giving the past history, the present financial and moral status of merchants, bankers and traders, which subscribers can obtain upon application. The semi-weekly sheet of changes contains all failures, dissolutions, suits, mortgages, &c., occurring throughout the country; and this feature is alone worth more than the amount charged for the annual subscription. The Richmond agency, which was estab-

lished here in 1856, is under the management of Mr. J. E. Dieffenderfer, who has been connected with this agency for the past fifteen years. He controls the business in Virginia and North Carolina, and the increased number of subscribers that he has had since his management in this city is the best evidence of his ability for the work in which he is engaged and his popularity in the home of his adoption.

City Bank of Richmond.—Edward Cohen, President; Wm. H. Palmer, Vice-President; Walker Hill, Cashier; 1323 East Main street. This bank was incorporated in 1871, with a capital stock of \$100,000. In consequence of its large patronage and successful business, its capital has been increased to \$200,000. They solicit the accounts of banks, bankers and individuals. The following statement, made July 1st, 1886, shows the excellent management of its affairs :

Loans and discounts,	\$448,683	65
Bonds,	85,281	66
Due from banks,	66,211	75
Cash in vault,	90,182	35
<hr/>		
	\$690,359	41
<hr/>		
Capital,	\$200,000	00
Surplus, and undivided profits,	31,655	84
Dividends unpaid,	6,093	75
Deposits,	452,609	82
	\$690,359	41

The following well known merchants and business men constitute the Board of Directors: George W. Anderson, E. B. Addison, J. W. Beveridge, R. E. Blankenship, I. D. Cardozo, Edward Cohen, James T. Gray, S. H. Hawes, Wm. Josiah Leake, Moses Millhiser, Wm. H. Palmer, John L. Schoolcraft, R. C. Wortham. Their correspondents are—New York: American Exchange National Bank, Fulton National Bank, Mercantile National Bank, Merchants Exchange National Bank, National Citizens Bank; Philadelphia: Girard National Bank, Sixth National Bank; Boston: National Exchange Bank; Baltimore: Manufacturers National Bank, National Mechanics Bank. Collections solicited, and promptly remitted on day of payment, and reasons given for non-payment.

Carter & Ryland.—Commission Merchants, Grocers, and Dealers in Iron, Steel, and Powder, corner Fifteenth and Cary streets. This firm is the successor to the house of Wortham and McGruder, which was founded about 1800. Since that period several changes in firm name have taken place. Two years ago Messrs. Carter and Ryland, who have long been associated in business, came into possession of this establishment, which is the oldest in its line in Richmond. They do a general wholesale grocery and commission business, are dealers in iron and steel, and are agents for Dupont's sporting and blasting powder, and also Atlas powder for heavy blasting. Personal attention is given to the sale of wheat, corn, tobacco, and all kinds of country produce. They supply planters with groceries

and machinery of all manufactoryes. Their principal trade is located in the Virginias and Carolinas.

Mr. Carter was born in Appamattox county. During the war he was an officer of the Richmond Howitzers, and since that period he has been a major of Volunteer Artillery. For two years after the war Mr. Ryland planted cotton in Louisiana; since then he engaged in business here. Both gentlemen have long been residents of this city, are well known and highly esteemed.

B. C. Wherry.—Fire and Marine Insurance Agent, office No. 1111, Main street. This gentleman started in business as teller of the Banking House of Messrs. Williams, Peters & Co., where he remained a short time, when he was elected assistant secretary of the old Richmond Fire Association. After the war closed, he clerked one year for Messrs. Montague & Whitall, General Insurance Agents, when he was elected assistant secretary of the Virginia Home Insurance Company, and was afterwards promoted to the secretaryship.

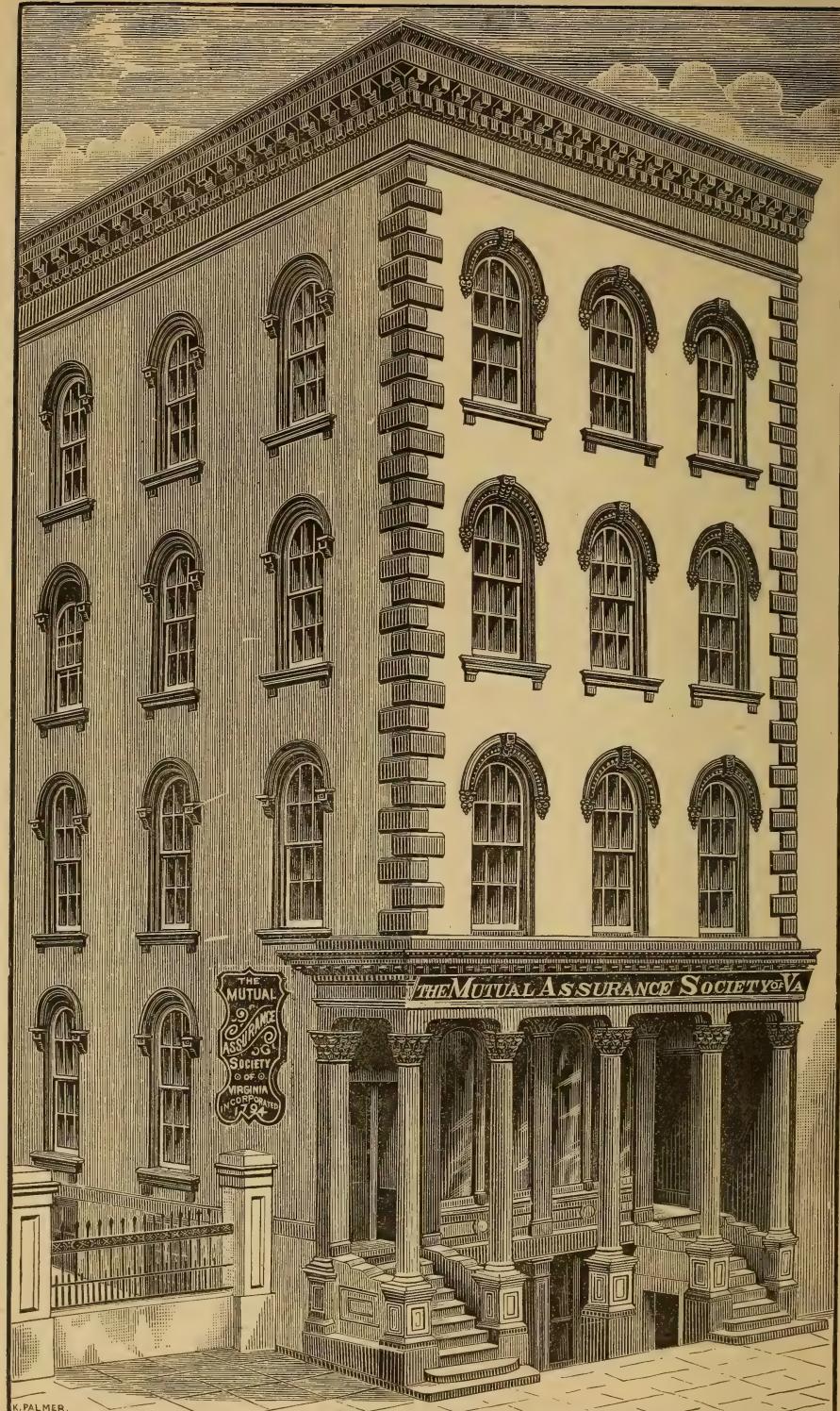
In December, 1884, the Virginia Home discontinued business, reinsured its liabilities in the Phoenix Assurance Company of London, and the latter company appointed Mr. Wherry its agent for Richmond. He then went into the general insurance business, representing as agent the Phoenix Assurance Company of London, Commercial Union Assurance Company of London, and Fire Association of Philadelphia in his Fire Department, and the Phoenix Insurance Company of Brooklyn, and Thames and Mersey Insurance Company of London, in his Marine Department.

The Phoenix of London is next to the oldest company in the world.

Mr. Wherry enjoys a fine local business, which is constantly increasing. He is now engaged in settling up the affairs of the Virginia Home Insurance Company, and the Virginia Steam Packet Company.

Old Dominion Cotton Mills.—Manufacturers of Domestic Cotton Goods; Samuel P. Arrington, President; W. L. Robinson, Superintendent; Edward Graham, Treasurer and Agent; foot of Hull street, at Mayo's Bridge, Manchester. The fire-fiend visited this establishment a few weeks ago, but the same energy that was displayed when the mills were in full blast was set in motion, and ere this reaches the public eye the damage will have been repaired, and the product of this industry will be paying its regular visits to its customers. The Old Dominion Cotton Mills are the largest and the oldest in this section. They were established in 1832, under the name of the Manchester Cotton & Woolen Manufacturing Co. They were incorporated under the present name in 1876, with a capital stock of \$100,000. They run nine thousand spindles and two hundred and fifty looms, and give employment to one hundred and fifty hands, chiefly females. Their specialties are sheetings and shirtings of the "Manchester," "Old Dominion," and "Richmond" brands, which are well known through the markets of Virginia and the great West.

Mr. Arrington resides in Petersburg, where he is a member of the firm of John Arrington & Sons' leaf tobacco and cotton commission house. He has been president of the company ten years. Mr. Graham resides in Richmond. He has general supervision of the business, and has filled that position since 1876. Mr. Robinson lives in Manchester, and has had charge of the manufacturing department six years.



[See opposite page.]

The Mutual Assurance Society of Virginia.—Fire Insurance on Buildings only.—H. A. Claiborne, Principal Agent; Frank D. Steger, Secretary; Thomas Bolling, Assistant Secretary; John Blair, Collector; 1014 Main street. This is the oldest insurance company in the South, and one of the oldest in the United States. It was incorporated in 1794. They have agencies all through Virginia, and make a specialty of insuring buildings only, by perpetual or annual lease. Their rates are less than half of what is charged by stock companies. The following statement shows the receipts and disbursements of the Mutual Assurance Society against fire on buildings in Virginia, for the fiscal year ending 31st of December 1885:

Received and charged :

Premiums,	\$ 6,665 61
Dividends and interest,	40,487 11
Quotas (including arrears),	33,373 27
Richmond City bonds, 6%, matured,	8,750 00
Grace Street Presbyterian Church bonds, matured,	2,000 00
Petersburg City bonds, 6%, matured,	8,500 00
Petersburg City bonds, 8%, sold,	1,174 00
Richmond and Danville Railroad bonds, 6%, sold,	19,180 50

Amount received and charged, \$120,130 49

From which deduct—charged but not received—

Bills receivable, 267 76

Amount actually received, \$119,862 73

Cash in hand and office, 7,841 74

\$127,704 47

Disbursed—for losses by fire, \$ 56,001 88

Costs of suits and commissions, 4,218 90

Expenses, viz: taxes, salaries, books, printing, advertising, fuel, &c., 10,930 68

In settlement of accounts unbalanced on 31st December, 1884, 22 50

In purchase of—Home office building, 37,500 00

\$6,400 Richmond City bonds, 6%, 6,682 50

Balance—Cash in bank and office, 44,182 50

12,348 01

\$127,704 47

Mr. Claiborne is a native of this city, and has been principal agent of this company since 1866. He is a Director in the National Bank of Virginia. Mr. Steger was born here, has been Secretary of this company for ten years, and was formerly the Secretary of the Commercial Fire Insurance Company, which he helped to organize. Messrs. Bolling and Blair are both natives of Virginia, and have been with this company in their respective positions for the past thirteen years.

W. A. James & Read.—Cotton Dealers and Fertilizer Manufacturers, No. 1107 Cary street. This house, which is well known to the farming community throughout the Virginias and Carolinas, was established ten years ago by Mr. W. A. James. About the beginning of the present year Mr. Benj. H. Read was admitted as a partner, and the firm name changed to W. A. James & Read. They manufacture the celebrated Roanoke brands of fertilizers of various grades, which are extensively used for tobacco, cotton, and wheat; "XX Roanoke" is famous for growing, "Virginia's great staple," "Plant Bed Roanoke," is made a specialty for tobacco plants, while "The Roanoke" is equally good for cotton or wheat. They also handle cotton in considerable quantities, and have done much toward the effort to make Richmond a cotton market. They have no trouble in disposing of all cotton received at good prices.

Col. James was born and raised here, and has been engaged in this line of business since the war. Mr. Read came here from Baltimore to enter this industry. He still resides there, and is a member of the firm of Benjamin H. Read & Co., of Baltimore.

A. S Lee.—Manufacturer of Lee's Prepared Agricultural Lime, and Wholesale Dealer in Hay, Oats, Corn, Mill Feed, &c., No. 108 and 110, Virginia street. This house, which was established in 1849, has an extensive trade in the Virginias, Carolinas and Georgia. Mr. Lee is one of the most reliable and best known business men in this community. His Prepared Agricultural Lime, which brand bears his name, and is of his own manufacture, has a reputation among cotton planters and farmers, both as a crop producer and permanent improver of the soil, and is cheaper than any fertilizer sold in this market, the price being only about one-third the cost of ammoniated fertilizers. He also handles in large quantities, at wholesale, hay, oats, corn, flour and mill feed, building lime, calcined plaster, hydraulic cement, kainit, ground plaster, agricultural salt, and plain oyster shell lime, unprepared. He runs a lime-kiln at the corner of 28th and Cary streets, and he is also agent for the Confluence Works Lime-Kiln at Riverton, Va.

Mr. Lee has been a resident of Richmond for forty years. Orders promptly filled at the lowest prices, and satisfaction guaranteed.

Currie & Co.—Ship Chandlers and Ship Brokers, Eighteenth and Cary Streets. It would be a difficult matter to find an old tradesman in this city, or a vessel owner in the United States, who has sailed to this port within the past fifty years, that did not know the name of Currie. One by one they have passed over the river, until George L. is the only living Currie now engaged in this line of business, and he has kept it up to that high standard for which the name of Currie is famous.

Immediately after the war, the present house was founded by Rogers & Crowell, then it was changed to Currie & Crowell, and sixteen years ago it became known as Currie & Co. They supply vessels to merchants for shipments to foreign and domestic ports, and it is the only house in the city that carries a general line of ship chandlery goods.

Mr. Currie has lived here since 1852, and has always been engaged in this kind of business.

Merchants and Planters Savings Bank.—Established in 1867, No. 1103, Main street. This Bank was founded in 1867, with J. H. Montague, President, and the late Wm. Jenkins, Cashier. Despite many dark and cloudy days in monetary matters that have prevailed throughout the country since this Bank was established, its losses have been meagre, while its success has been marked.

The present officers are J. H. Montague, President, and Bernard Peyton, Jr., Cashier. Mr. Montague is President of the Virginia Paper Company, at the head of Montague's Insurance Agency, and otherwise interested in various enterprises in Richmond. Mr. Bernard Peyton, Jr., who succeeds the late Wm. Jenkins, as Cashier, is a young man of sterling worth, integrity, and fine business capacity. He is destined to make his mark in the financial world.

Martin & Powers.—Wholesale Notions, Hosiery and White Goods, 1319 Main street. This firm are successors to the old established business of Lewis H. Blair & Co., which was founded in 1868. Messrs. S. T. Martin and W. A. Powers are the active members of the firm, and E. D. Taylor and Howard Swineford are special partners. They make a specialty of notions, hosiery and white goods, employ five commercial men on the road, and sell goods through Virginia, North and South Carolina, West Virginia and Georgia.

Mr. Martin and Mr. Powers have both had many years experience in their present line of business. They are both young men, liberal-minded, polite, and attentive to their customers, and have the respect and confidence of the business community.

P. P. Driscoll.—Manufacturer and Bottler of Soda and Mineral Waters, No. 1915 E. Main street. While this business was only established about a year ago, Mr. Driscoll, who has been in the same line all his life, has succeeded in establishing a fine trade. He manufactures and bottles soda and seltzer waters, ginger ale, tonic beer, etc., which he sells to the local trade and ships to various points throughout this State and North Carolina. He is known as a man of pluck, enterprise, and business capacity, which essentials have enabled him to occupy his present successful position.

Thomas J. Spencer.—General Commission Merchant, for the Sale of Tobacco, Grain and Produce, No. 102, Shockoe Slip. Spencer, Daniel & Co., founded this house in 1865. Two years later the firm was changed as now constituted. The trade of this house is located throughout Virginia and North Carolina. He makes a specialty of handling leaf tobacco and grain.

Col. Thomas J. Spencer came here in 1862, and joined the Confederate States army. Previous to this, however, he had been a captain in Long street's Corps. Here he became a lieutenant colonel in the reserves of Ewell's Corps. After the war he engaged in the prosecution of his present business. For a number of years he was a Director in the City Bank, and Director in the National Bank of Virginia. He is highly esteemed in all the walks of life.

James C. Smith Ice Co.—Wholesale and Retail Dealers in Kennebec River Ice; office 1901 Cary street. This company was incorporated in 1878, with a capital stock of \$10,000, by James C. Smith. Three years ago the style of the firm was changed to the James C. Smith Ice Company. This house has a capacity for storing two thousand tons of ice. They employ twenty hands; run six wagons on the street; make a specialty of handling Kennebec river ice; have a fine local trade, and pack and ship ice throughout Virginia and North Carolina. W. L. Hooper, of Boston, is the President of the company. Frank W. Dallenger, of the same city, is the Treasurer, and E. F. Swain is the Manager in this city. Mr. Hooper is in the foreign fruit trade in Boston, and Mr. Dallenger runs a large storage warehouse. Mr. Swain was formerly engaged in the foreign fruit trade in Boston. He is also the manager of the Transparent Ice Company, located here, which manufactures twenty tons of artificial ice per day, all of which is consumed by the local trade. This is the only industry of this kind in Richmond. Herman Schmidt, the well known grocer of Broad street, is President.

Manning C. Staples & Co.—Real Estate Agents and Auctioneers, 1104½ Main street. To no inconsiderable extent has this firm benefitted this city and state, by directing investments and immigration thereto. They sell city and country property throughout Virginia to Western and Northern immigrants. They negotiate loans on real estate, collect rents, and make advances on the same; manage estates for non-residents; sell privately and at auction, and attend to all matters pertaining to a general real estate and auction business. They have about five hundred farms for sale in various sections of the state, including mill property, timber and mineral lands, at prices ranging from \$2 to \$1,000 an acre.

Mr. Manning C. Staples and William Marshall, Jr., compose the firm. Mr. Staples has had ten years experience in this line of business, while Mr. Marshall was formerly engaged as book-keeper in one of the largest manufactures in Richmond.

This business was established only three years ago, but the energy and enterprise of the young men engaged in it has placed the concern in the front rank of the real estate market.

Scott & Clarke.—Leaf Dealers, Stemmers and Rehandlers, No. 7 S. Twenty-first street. This is the oldest house in Virginia in this line of business. It was founded by Jas. Scott in 1802, and fifty-six years afterwards the firm was changed to Scott & Clarke, and has remained under that name ever since. Mr. James A. Scott, son of the founder of the business, was of the firm of Scott & Clarke from 1858 until May, 1884, since which time Maxwell T. Clarke, the surviving partner, has been running the business under the same firm name. He buys leaf in the markets of Virginia, North Carolina, and the West, rehandles and stems and ships to Europe. He employs from sixty to seventy-five hands in manipulating the weed.

Mr. Clarke was born here, and has always been in the leaf business. He is President of the Virginia Towing Company, Vice-President of the City Street Railway Company, Director in the State Bank and in the Union Bank, ex-member of the City Council, and ex-captain of Company F, First Virginia Regiment.

Henry Bucker.—Wholesale Dealer and Bottler of George Ehert's New York Beer, 2120 and 2122, Main street. Less than ten years ago this house was founded by Henry Bucker, and for the first few years George Ehert's Hell Gate Beer was but little used in this city. Bucker knowing that it was a good thing (for he is a practical brewer), kept on pushing it before the people, and to-day there is no more popular article on the market than George Ehert's New York Hell Gate Beer. So great has been his success within the past three years, that he has built an immense ice-house in rear of his two stores at No. 2120 and 2122, where he keeps the beer to supply the demand. He runs from three to four wagons on the street, supplying the city trade, and shipping throughout Virginia and North Carolina.

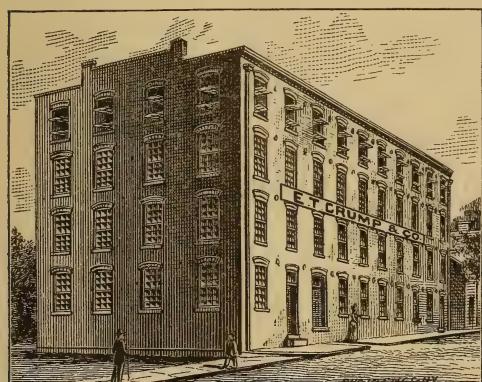
At No. 2120, beer and other concoctions of a liquid character are sold, while No. 2122 is used as a beer bottling establishment. Mr. Bucker is the only man who ever represented Ehert's beer in this part of the country. The Hell Gate Brewery is one of the largest in the United States.

E. T. Crump & Co.—Leaf Tobacco Dealers and Brokers; room 4, Columbian Block. This house was established eleven years ago by its present owner. Mr. Crump was raised here; has always been in the to-

bacco business, and has the reputation of being one of the best judges of leaf on 'change. He has purchased tobacco on order for some of the largest manufacturers in the country. He deals largely in Burley tobacco, and sells to manufacturers and dealers all over the United States. He makes a specialty of bright leaf and Burley. He has a handsome office and sample room corner Thirteenth and Cary streets. He also runs a factory for rehandling, redrying and stemming leaf, and has a warehouse attached to the fac-

tory on Twenty-second street, between Main and Franklin streets. Orders placed with this house will be promptly and faithfully executed. Mr. Crump is one of the most intelligent and popular men in the trade. He has an accomplished salesman in Mr. Lewis H. Lightfoot, who has built up a large trade in the North and West.

Spotts & Gibson.—Wholesale Grocers and Coffee Jobbers, No. 115 and 117 south Fourteenth street. Mr. Spotts, of this firm, has been in this business since the house was founded, thirty-one years ago, when the concern was known as McDonald, Spotts & Harvey. It was changed prior to the war, to Spotts, Harvey & Co., and at the expiration of hostilities it was changed as at present, Messrs. J. G. Spotts and Geo. Gibson composing the firm. They do strictly a grocery business, and handle no liquor, but are large jobbers of Rio and Laguira coffees. They are sole agents for the Rumford Chemical Works, of Providence, and handle im-



mense quantities of their preparations, such as Horsford's Bread Preparation, Horsford's Acid Phosphate and Rumford's Yeast Powder.

The large trade they enjoy, is chiefly located through Virginia, North and South Carolina. They have three men on the road and ample means for the prosecution of their business, and no house in Richmond stands higher in the estimation of its customers or the people of this community.

W. E. Simons & Bro.—Blank Book Manufacturers and Wholesale Stationers, Nos. 1201 and 1203 Main street. This is the largest blank book manufactory south of New York; and the goods turned out in this line excite the wonder and admiration of many a competing commercial man from New York and other large cities. Some of their work in the book line cannot be surpassed in any market in the country. The reason of their success is that Messrs. W. E. and W. S. Simons are both practical bookbinders. They furnish nearly all of the banks and other large commercial and manufacturing institutions of this city with complete sets of books. They have fifty hands almost constantly employed, two men on the road, and their trade extends from Virginia, all through the South into Texas. They had beautiful specimens of their book work on exhibition at the New Orleans Exposition, which carried off several honors. They carry a full line of stationers goods, and have recently commenced the manufacture of writing and note paper put up in fancy boxes, which they job to the trade.

Both members of the firm are natives of Richmond, and enjoy the respect and confidence of the community. Major W. E. Simons was a gallant member of the Howitzers all through the late war.

Shockoe Machine Works.—Talbott & Sons, Engineers, Founders and Machinists, Cary and 17th streets. Nearly half a century ago this immense establishment was founded by the Talbott Bros., Messrs. Charles, James M. and Samuel Talbott. Time, the unerring cycle, has removed them, one by one, from earthly cares. To-day their places in the busy world are filled by worthy successors in the persons of Charles H. and Allen Talbott, sons of the late Charles Talbott, and the prosperity of their business is the index of the teaching of the senior. They manufacture engines, boilers, saw mills and machinery, employing from two hundred and fifty to three hundred hands, and sell to the trade all over the Southern States. They have branch houses at Charlotte, North Carolina; Columbia, South Carolina; Macon, Georgia; and agencies at a number of places; while ten men are employed on the road. They are sole manufacturers of the Patent Spark Arrester, Patent Saw Mills, and Patent Portable and Stationary Engines; the firm owning all the patents. Their works cover four acres of ground.

It is the oldest house in its line in Virginia, and the largest of the kind in the South. They have built more engines than any one concern in the United States. Both members of the firm were born in Richmond, and take a lively interest in all matters pertaining to its welfare. Mr. Charles H. Talbott manages the financial and office work. He is a Director in the Planters National Bank. Mr. Allen Talbott, who has always been in this line of business, is a practical machinist and mechanical engineer, and has charge of the manufacturing department.

Julius Straus.—Fire, Life, Accident and Marine Insurance, No. 1200, Main street. This agency was founded in 1869. Mr. Straus does a general Life, Fire, Accident and Marine Insurance business, representing the Western Assurance Company of Toronto; British America Assurance Company of Toronto; Glen's Falls Insurance Company of New York; German Fire Insurance Company of Baltimore, Md.; New York Life Insurance Company of New York; and Travellers' Accident, of Hartford, Connecticut.

Mr. Straus is known as one of the most intelligent, active and live business men in this community. He has been honored by the constituency of his ward with a seat in the City Council for several terms.

Sublett & Cary.—Commission Merchants, for the sale of Grain, Tobacco, Flour, and Forage, No. 113 S. Twelfth street. Twenty-one years ago this business was established by Messrs. P. B. and P. A. Sublett. In 1868 W. M. Cary was admitted to partnership, the firm name remaining the same until 1872, when Messrs. P. A. Sublett and W. M. Cary purchased the interest of P. B. Sublett, and the firm name was changed to Sublett & Cary. They do strictly a commission business, and make a specialty of tobacco, grain, flour, and forage. They handle more dark leaf tobacco for export use than any other house here and the bulk of the stemming crop of the State.

Mr. P. A. Sublett came here from Powhatan county just before the war and engaged in the hardware business; went into the "late unpleasantness," where he remained to the end; returned here, and engaged in this business. Mr. Cary is from Mecklenburg, and like his partner, served through the war, enlisting at the age of fifteen years. In 1866-67, he was employed as assistant engineer, in locating the now R. and N. N. R. R. That work completed, he embarked in his present business. He has been a Director in the State Bank of Virginia, since October, 1875.

J. T. Brown & Co.—Sumac Bark and Plaster Mills, No. 2324 Main street. Although this house has recently been established, it enjoys a fine trade in Delaware, Pennsylvania, New York, Massachusetts, Virginia, and North Carolina. The works have a capacity for turning out eight hundred tons of sumac, one thousand tons of plaster, and five hundred tons of bark per annum.

The members of the firm are J. T. Brown and H. D. Riddick. Mr. Brown has lived here for twenty-five years, and has been in the sumac and bark business since 1852. He bought the first pound of sumac brought to this market, and ground the first ever ground in Virginia. He was burnt out in 1864 without insurance, since that time and until this house was established, he has been managing the sumac business for other parties. Mr. Riddick is chief grain inspector for the Grain & Cotton Exchange. He has lived here all his life.

H. Brunhild & Bro.—Importers and Wholesale Dealers in Fine Liquors and Cigars, No. 1404 E. Main street. Two years ago the firm of H. Brunhild & Bro. commenced business in this city, and in that brief period they have succeeded in building up a fine business through Virginia, West Virginia, and North and South Carolina. They make a specialty of handling fine liquors and cigars. Among their leading brands are the

"Southern Star," "Triumph" and Pennsylvania and Kentucky whiskies in bond, and "Southern Star" brand of cigars. They employ two salesmen on the road. The firm is composed of H. and L. Brunhild. They came here from Wilmington, North Carolina, where they were engaged in the same line of business for sixteen years. They were formerly members of the firm of Hicks & Brunhild Bros., tobacco manufacturers, corner of Twenty-fourth and Franklin streets.

A. B. Clarke & Son.—Wholesale and Retail Hardware, Cutlery, Carriage and Wagon Goods, 1540 East Main Street. This firm carries the largest and most complete stock of Carriage and Wagon Goods to be found in this State, and their stock of Hardware, Cutlery, Tools, &c., is one of the largest here. It was founded by the senior member of the firm in 1853, and remained under his name until five years ago, when his son, G. Harvey Clarke, was admitted as a partner, and the firm was changed to A. B. Clarke & Son. Besides carrying a large stock of hardware and carriage materials, they are agents for the Sandusky Wheel Company's plain, banded and Sarven patent wheels, Emmick & Hatchett's wrought steel wagon skeins, Standard Axle Company, Charleston Hub Works, John Urmston's oak and elm hubs, Standard Spoke Company, Henderson and Company's upright blacksmith drills, Buffalo Forge Company's fan blowers and forges, and C. R. and J. C. Wilson's buggy and carriage gear, and buggy and carriage bodies. Their trade extends through Virginia, West Virginia and North Carolina.

A. B. Clarke has lived here since 1849, and has always been in the hardware business. G. Harvey Clarke was born and raised here, and has always been in this line. They are prompt and reliable, giving special attention to filling orders, selecting the goods with care, and replying as quickly as possible to all inquiries for information or prices.

Having the agencies of a number of factories, they are in a position to sell at as low figures as similar goods can be bought. Those in want of any goods in this line will do well to examine A. B. Clarke & Son's stock, or write for prices before buying elsewhere.

Samuel S. Cottrell & Co.—Manufacturers of and Wholesale and Retail Dealers in Saddles, Harness, Collars, Bridles, &c.; also, Saddlers' Hardware; No. 1303 Main street, and 5 South 13th street. This is not only the largest saddlery and harness house in the city, but it is the oldest. It was established in 1841, by the senior member of the firm, S. S. Cottrell. Although several changes have been made in the firm, the heading has always remained the same. W. N. Redford and J. C. Cottrell compose the company. They employ from forty to fifty hands, have three men on the road, and sell saddles, harness, hames, collars, bridles, and saddlers' hardware, through Virginia, West Virginia, North and South Carolina, and Georgia.

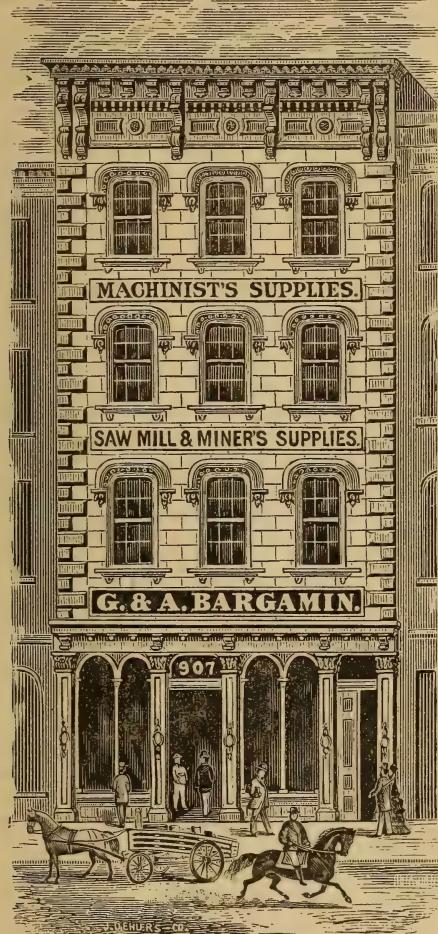
Mr. S. S. Cottrell, who is a practical harness maker, came here more than a half of a century ago, and has always been engaged in this line of business.

Mr. Redford was born and raised here, and has been with this house for twenty-five years, first as clerk, and as partner since 1865.

Mr. J. C. Cottrell was born here, and brought up in this business by his father.

G. & A. Bargamin.—Manufacturers and Wholesale Dealers in Machinist, Plumbers and Saw-mill supplies, 907 East Main Street. This is indeed a representative establishment, being the oldest and largest of its kind in the South. It was founded in 1817, by A. Bargamin, Esq., who

was succeeded in 1846 by his sons, George and Anthony Bargamin, under the present firm style. Geo. Bargamin died in 1882, leaving his interest to his wife, and the business continued, without interruption, making but one actual change (the natural descent from father to sons,) in nearly *seventy years*, and one change in location, and that on the same block. The business in 1817 was exceedingly small, but has steadily increased every year until it has attained its present proportions. A gentleman, well posted in this line of business, recently made a business tour North, and remarked on his return, that he had not seen as fine a stock of goods in any house in their line in Baltimore, Philadelphia or New York, as he saw here. They employ about twenty-five skilled mechanics, and manufacture principally Plumbers specialties, but are also the sole manufacturers of the celebrated Mica Disc Globe Valves, which are acknowledged to be the best and cheapest made for steam or water. They have agencies for the sale of these valves in all of the principal cities North, South, East and West, and the demand for them is so great as to tax them to their utmost ability to supply it. One of their drummers, on his last trip South, reported the remarkable fact, that he took an order for these valves from every steam-fit-



ter he showed his samples to, without a single exception.

They are also sole agents for Hoyt's Leather Belting, A. M. Byers & Co.'s Wrought Iron Pipe, J. H. Sternbergh's Bolts, Nuts and Rivets, the Gresham Automatic Injector, Eclipse Hydrants and Street Washers, Alexander Water Closets, and a great many other articles too numerous to mention. They have the most complete stock of Beer pumps, fixtures, &c., in the country, and have a special illustrated catalogue of this branch alone. Their regular Catalogue is one of the largest and finest published in the South. It contains nearly 200 pages, and nearly 800 illustrations

of goods they keep constantly in stock. A fair idea of their business can be obtained by sending for one of these catalogues. Their present store is 26½x160 feet, and six stories high from the ground, and still they have to rent adjacent property to accommodate their stock. They are the only firm South whose business in cutting and fitting wrought iron pipe is so great as to require steam power to do it.

Mr. A. Bargamin, the present head of the house was born and raised here, and is one of our most prominent citizens. He is the most active member of the Board of Managers of Hollywood Cemetery, is prominent in church matters, and connected prominently with several of our public enterprises.

Tanner & Tyler.—Manufacturers of and Dealers in Lubricating and Illuminating Oils, Tar, Mill and Axle Greases; No. 11 Fourteenth street. Of late years the oil and grease business in this city has received a wonderful impetus. This is chiefly owing to the superior quality of that manufactured and sold here by the Richmond houses over what was formerly handled. Among those who have recently embarked in this industry are Messrs. C. W. Tanner and J. Allen Tyler, two young men of remarkable intelligence, push and energy. They have been in business just about a year, on their own account, and during that brief period they have established trade through the Virginias, Carolinas, Georgia, Alabama, Maryland, and in New York. They manufacture and sell lubricating and illuminating oils, soaps, car, mill and axle greases. They make a specialty of car grease, and fine signal oil for railroad use; also, Courtney's Eureka cooling compound. Their factory is located in Tobacco Alley, between 13th and 14th streets. They employ three commercial salesmen on the road, and have a branch office in the Windsor Hotel, New York city.

Mr. Tanner was born here, and is a son of Col. Wm. E. Tanner, of Tanner & Delaney's Engine Works. He was formerly Secretary and Treasurer of the Virginia Oil Company. Mr. Tyler is also a native of this city, and is the son of Mr. John Tyler, tobacco manufacturer. He was formerly connected with the Virginia Oil Company, for four years.

Powers, Taylor & Co.—Wholesale Druggists, No. 1305 Main street, and 9 and 11 13th street. Twenty-six years ago this business was founded by R. W. Powers; twelve years after, the firm was changed to R. W. Powers & Co., Mr. E. D. Taylor being admitted into the firm. In 1881 the style of the firm name was changed to Powers, Taylor & Co., the partners remaining the same. They carry a large stock of general drugs, paints, oils, dyes, etc., and manufacture a large number of proprietary articles. They employ four commercial travellers on the road, and enjoy a large trade, chiefly located in Virginia, West Virginia, North and South Carolina.

Mr. Powers has resided here since 1852, and has always been in the drug business. He has been a member of the City Council, of the Board of Directors, of the Chamber of Commerce, and is otherwise identified with institutions looking to the welfare of the city. Mr. Taylor has been connected with this house for twenty-one years as salesman and partner. He is a special partner in the firm of Martin & Powers, wholesale dealers in notions and white goods. He was formerly a member of the Chamber of Commerce, and is ex-President of the Young Men's Christian Association.

George W. Anderson & Sons.—Dealers in Carpets, Oil Cloths, Mattings, Paper Hangings, Window Shades, Laces, Rugs, Mats, &c., 1204 Main Street. This house is the successor to the old firm of Doggett & Anderson, which was established in 1846. Sixteen years ago the firm was dissolved, and George W. Anderson and his two sons, Charles J. and James H. Anderson, formed a co partnership, under the present firm name of George W. Anderson & Sons. They carry a large and complete stock of the latest designs in carpets, oil cloths, mattings, wall papers, paper hangings, window shades, laces, rugs, and every thing else pertaining to this line of house furnishing goods, both of foreign and domestic nature. The trade of this house is chiefly in Richmond and the contiguous country.

The senior Mr. Anderson's business career and standing as a citizen is too well known to warrant further remark. Charles J. Anderson, since his connection with this business, has made a reputation not only in the business world, but socially as well. It is only necessary to add, that he is Brigadier-General of the State troops, having succeeded Governor Fitz Lee. James H. Anderson, the junior member of the firm, is now well known as an intelligent, active and energetic young business man, and will make his mark in the busy world.

John L. Williams & Son.—Bankers and Brokers, No. 1014 Main St. This business was founded in 1874, by Messrs. Williams & Gibson, and continued under that firm name, until a few years ago, when Mr. Gibson retired, and the business was conducted in the name of John L. Williams. On the sixth of July, 1886, Mr. John Skelton Williams was admitted into the business, and the firm became John L. Williams & Son. They transact a general banking and brokerage business, deal in Southern investment securities, and negotiate railroad and municipal loans. They have correspondents in New York, Baltimore, all through Virginia and the South.

Mr. John L. Williams was born here, and has always been in this line of business, with the exception of a few years, spent as a practicing attorney. Mr. John S. Williams was born and raised here, and brought up in this line of business.

John A. Kratz.—Wholesale Candies and Fruits, 1306 Main street. The remarkable success of this house shows what industry, enterprise, and close attention to business will accomplish. Mr. Kratz, who was familiar with this line of business, from a practical experience, started this establishment ten years ago, and although he entered a field where competition was great, to-day he is the largest manufacturing confectioner in the city, and he handles more fruit than any other house. His steam candy manufactory has a capacity for the consumption of fifty barrels of sugar per week. He employs sixteen hands. Green fruits and confections are specialties. He has three commercial salesmen on the road, and his trade extends through Virginia, West Virginia, and North Carolina.

He was born here, and has always been in this line. He has a large farm and vineyard in Chesterfield county, and is about to commence the manufacture of wines. He also raises and ships strawberries to the Northern markets.

Alexander Cameron & Co.—Manufacturers and Stemmers of Tobacco, Nos. 2418 and 2420 Cary street, and 15 14th street. This is one of the most extensive tobacco establishments in Richmond, and it has a world wide reputation. The premises comprise a brick factory on Cary street, 44x160 feet, four stories high, and a warehouse and stemmery on Twenty-fourth street, 44x140 feet, and also four stories. The factory is fitted up with the most improved machinery, driven by a steam engine of fifty horse power, and three boilers, one hundred and fifty horse power capacity, for drying purposes. From three hundred to four hundred hands are constantly employed, and it has a capacity for one and a half million pounds of manufactured tobacco yearly. The stemmery, also a massive brick structure, has a capacity for an equal amount of strips and leaf. All styles of plug, twist, and navy are produced from dark and bright leaf, and from the stemmery are shipped dark and bright strips. The business was established here in 1865, and is already famous in three continents. Mr. Alexander Cameron, the resident partner, is also a partner in the old firm of Wm. Cameron & Bro., of Petersburg, Va. They are represented there by their brother, Mr. Geo. Cameron, the resident partner, while Mr. Alexander Cameron, Sr., manages the great factories of the firm in Melbourne, Sidney, and Adelaide, Australia. Mr. Alexander Cameron is one of the best known tobacconists in the country. He is a man of indomitable energy, fine business capacity, and is ever alert to the wants of the trade. No one stands higher in the estimation of the business community.

Home Rubber Co.—Manufacturers of India Rubber Goods and Leather Belting; Edward H. Garcin, Manager; No. 13 North Governor Street. This is a branch house of the celebrated Home Rubber Company, of Trenton, New Jersey, which manufactures all kinds of rubber goods. They employ about one hundred and fifty hands. They also have branches in Philadelphia, Cincinnati and Boston. The Richmond branch is the only wholesale Rubber House in the South. They employ three commercial salesmen on the road, and control the entire trade from here, South and West, to the Mississippi River.

Mr. Garcin was born and raised here, and was formerly engaged in the railway supply business.

They are also agents for the South, for Page Belting Company, of Concord, New Hampshire's leather belting, lace leather, &c.

Richmond Brass Works.—Manufacturers of Brass Castings, No. 20 South 15th Street. This establishment, which does business all over the South, was founded in 1870. Several changes have taken place in the firm name since that date. Mr. R. W. Traylor became owner of the business some years ago, and is the present proprietor. He is a practical machinist, and thoroughly understands his business. He manufactures brass castings for all purposes, and guarantees their quality and precision; makes railroad work and car braces a specialty.

Mr. Traylor is manufacturing his new Patent Mica Valve, which is meeting with a most wonderful sale. He also grinds mica for wall paper manufacturing purposes.

This is the only brass works manufactory in Richmond.

Quarles & McCurdy.—Real Estate Agents and Auctioneers, 1212 Main street. This business was founded in 1850, and successfully operated for fifteen years by Robert B. Lyne, Sr. At his death, in 1865, the business was continued by his two sons, under the firm name of Lyne & Bro. It was then changed to Robt. B. Lyne, Jr., and at his death, in 1881, Quarles & McCurdy succeeded to the business. They do a general real estate, auction, brokerage, and private banking business. They buy and sell real estate, and negotiable paper, rent property, negotiate loans, prepare deeds, take acknowledgments, take charge of real estate for non-residents, and make public and private sales. They have a large number of houses and a vast amount of real estate always on hand for sale.

B. M. Quarles was formerly engaged in the wholesale grocery business. He was born and raised here, and is thoroughly known as an estimable gentleman and good business man.

H. A. McCurdy is an active and intelligent young man, and is experienced in this line, having been connected with the late Robert B. Lyne, Jr., as confidential clerk.

W. D. Rice.—Fire Insurance Agent, No. 5 N. Tenth street. This agency represents the second oldest insurance company in the world. The London Assurance Corporation, of England, whose assets amount to more than \$16,000,000. Mr. Rice came here eight years ago from Farmville, Va., where he was formerly engaged in the insurance business, and secured the general agency of this company, whose business he controls through the States of Virginia and North Carolina. The assets of the London Assurance Corporation in the United States Branch are \$141,248,082. Mr. Rice has deposited with the State Treasurer \$50,000 in United States bonds, for the protection of policy holders in this State.

N. R. Savage & Co.—Commission Merchants, and Dealers in Feed and Grass Seed, 1215 East Cary street. Since 1881, N. R. Savage & Co. have been successfully engaged in an extensive trade as general commission merchants and dealers in feed and grass seed.

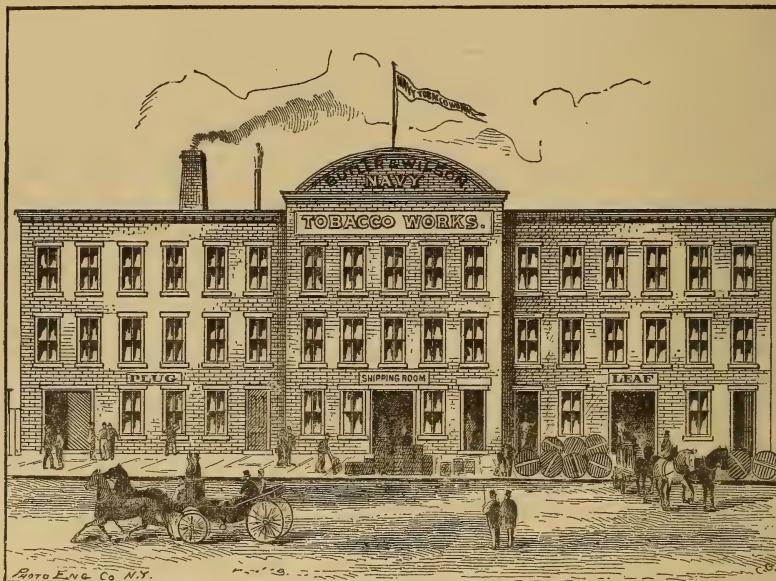
Both members of the firm, Messrs. N. R. Savage and Cyrus Bossieux, are well known, and have lived long in Richmond. Mr. Savage, who is also a Director in the Perpetual Building Fund Company, came to this city in 1854, and was engaged in the dry goods business up to the time of entering into the present firm. Mr. Bossieux was born here, and has carried on for thirty years a very extensive business in teaming. In the last five years this house has built up a large and well deserved patronage by their prompt personal attention to the receipt, storage and sale of consignments, and by prompt and immediate remittances. They have an extensive acquaintance in the markets, and consignors may always rely on getting the highest price. The firm makes a specialty of grain, hay and grass seeds, and do a large business in this line. Besides being commission merchants, they are extensively engaged on their own account.

Woodward & Son.—Dealers in all kinds of Building Lumber, Sash, Blinds, Doors, Laths, Shingles, &c.; corner 9th and Byrd streets. Among the many institutions necessary for the development and beautifying of a city, none perform a more conspicuous, and yet practical part, than a lumber establishment. For twenty-one years the house of Woodward & Son

has figured conspicuously in aiding in the growth and development of Richmond, by furnishing to her builders materials for the construction of some of the handsomest buildings within her borders. They handle all kinds of building lumber, consisting in part of walnut, ash, cherry, poplar, maple, oak, hickory and white pine; also, sash, blinds, doors, laths, shingles, posts, &c., and cut bill timber to order.

This house was founded in 1865, by Mercer Woodward, and changed to its present style in 1870, Messrs. J. P. L. and W. M. Woodward comprising the firm. Both gentlemen have been in the lumber or hardware business all their lives, and are natives of Virginia.

Butler & Wilson.—Woodside Tobacco Works, Nos. 505 to 517 Brook avenue. The old Westham Tobacco Works were at one period among the most famous in Richmond, but upon the death of Mr. Oliver, the senior proprietor, in 1882, the business was divided up, the brands sold, and the



premises variously occupied. In October, 1882, the young firm of Butler & Wilson leased the central factory, with all the fittings and improved machinery, and began the manufacture of plug tobacco. The uniform excellence of their product and their energy and enterprise speedily brought them into notice, and their brands have already attained a wide popularity in the trade. They make all kinds of dark and bright plug. Their leading brands are "Old Virginia," "B and W Sweet Chew," "Tar Baby," from fine Louisa county sun-cured leaf, "Pipe Full," and others. Their product sells chiefly in the Northern and New England States and in export markets.

Mr. A. St. Clair Butler, the senior partner, was born in Richmond, and is the son of W. F. Butler, who was for forty years a well known mer-

chant of Richmond. Mr. Butler is a practical tobacco manufacturer, having been responsibly connected for twelve years with one of the oldest and most famous of the tobacco manufactories in Richmond. With these exceptional opportunities for learning all the details of the business, he is thoroughly familiar with the requirements of the home and foreign markets in buying, handling, and manufacturing tobacco. All the details of the work pass under his immediate supervision, and nothing but the finest goods ever leave the factory. Mr. Littell Wilson, the junior partner, who had scarcely attained his majority when he embarked in the business, is the son of the late Rev. Dr. N. W. Wilson, who was one of the most eminent Baptist clergymen of the South, and who fell a martyr to his efforts in behalf of yellow-fever patients during the recent prevalence of the epidemic in New Orleans. Mr. Wilson is a young gentleman of the highest education and character, accurate and enterprising in business matters, and courteous and polished in his deportment. A young firm combining so much practical skill and business ability cannot fail to take a leading position in the commercial world.

V. Hechler, Jr. & Brother.—Packers, Curers and Provision Dealers, 1708 and 1710 Main street, and 756, 758, North 17th street. This business was founded more than fifty years ago by Valentine Hechler, Sr. He retired from it in 1860, and was succeeded by his sons, V. Hechler, Jr. and W. T. Hechler, under the firm name of V. Hechler, Jr., & Brother. This is the largest house of the kind in the city, and the oldest. Messrs. Isaac Davenport, Jr., G. B. Davenport, and J. A. Morris, are special partners. They are curers of fine sugared hams, shoulders, breasts, jowls, beef tongues and pigs feet; sell bulk clear ribbed sides and shoulders, also prime leaf lard. They manufacture sausage of all kinds on a large scale, using two 40 horse-power boilers for that department. They have a cold meat storage warehouse on 17th street, which is the only one South of Baltimore. The merchants of Richmond frequently take advantage of it for the purpose of storing perishable goods. They run a slaughterhouse on the suburbs of the city, where they kill 10,500 hogs, and over 2000 head of cattle per annum. The "Capitol" ham is their leader in that line. They employ twenty-five hands, and have one salesman on the road, although they have local agencies throughout Virginia, West Virginia, North and South Carolina.

Both of the Messrs. Hechler were born and raised here, and have always been in this line of business.

B. D. Chalkley.—Manufacturer and Dealer in Leather, Hides, Oils, Calf Skins, Shoe Findings, etc., and Commission Merchant; office and salesroom, No. 17 S. Thirteenth street. This firm is the successor of that of O. H. Chalkley & Co., which was founded in 1855. The present members of the concern are B. D. Chalkley, general partner, and Isaac Davenport, G. B. Davenport, and J. A. Morris, special partners. They are manufacturers and dealers in leather, hides, oils, calf skins, shoe findings, etc., and do a general commission business. They have a hide warehouse at 1522 Cary street, and the largest steam tannery in the city at 1520 Cary street. They are the only manufacturers here of calf skins, and the house is the oldest in its line in Richmond. They also manufacture harness, bridle, and skirting leather, and handle hides of every

description in large quantities. Mr. Chalkley has been connected with this business for years, and knows all about the practical workings of the various departments. Mr. Isaac Davenport, Jr., is President of the First National Bank, and is interested in many other business enterprises. G. B. Davenport and J. A. Morris, of Davenport, & Morris, run one of the largest wholesale groceries in the South.

Norvell, Gates & Snead.—Manufacturers of Tobacco, and Cigar Dealers, No. 1304 E. Cary street. One of the most prominent, thrifty and growing tobacco houses in this city is that of Norvell, Gates & Snead. This establishment was founded in 1883 by Messrs. D. R. Norvell, L. H. Gates, and C. P. Snead. Among the various brands of chewing tobacco manufactured are, "Capstone," "Virginia's Best," "Fluvanna Queen" (twist), "Colossal," "Rough and Ready," "Nine Inch," "Eleven Inch," "Twelve Inch" Plug, and "Twelve Inch Twist." Their leading brands of smoking tobacco are the celebrated "Alleghany," "Fluvanna Queen," and "Golden Star." They also carry a stock of from 250,000 to 300,000 of the leading brands of cigars, and handle all kinds of cigarettes. The factory is located at Fork Union, Fluvanna county, and gives employment to sixty hands. They have four commercial salesmen on the road, and sell goods through Virginia, North and South Carolina, Georgina, Florida, Alabama, Texas, and Kentucky.

Mr. Norvell is a native of Fluvanna county, and was formerly of the firm of Norvell, Leake & Co., and is still a member of the firm of Norvell & Co., commission merchants, who are successors of Norvell, Leake & Co., of this city. He owns "Elk Island," one of the finest farms on the James river. Mr. Gates is a native of Amelia county; has lived here nearly all his life, the most of which he has spent in this line of business. He has charge of the office and sales room. Mr. Snead has been in the leaf tobacco business twenty-one years. He resides at and manages the factory in Fluvanna.

Southern Agricultural Works.—H. M. Smith & Co., Manufacturers of Farm Machinery, Agricultural Implements, and Tobacco Machinery. Factory Walnut Alley; Offices 1528 and 1532, Main street. This is one of the oldest houses in its line in the United States, and it is the largest South of New York. It was founded fifty-seven years ago by the present head of the establishment, H. M. Smith. They manufacture all kinds of farm machinery, agricultural implements, and tobacco machinery. The articles are too numerous to mention here in detail. The fifty-fifth annual catalogue of this house, on agricultural implements, a book of 208 pages, and the catalogue of their tobacco machine works, a book of forty pages, will give the reader all the information wanted on what is manufactured and handled by this immense establishment. They employ one hundred and twenty-five hands, have two commercial salesmen on the road, sell goods through, and have agencies all over the Southern States, and ship tobacco machinery all over the world. They are sole agents for the Oliver Chilled Plow, Geiser Separators and Peerless Engines, American Fruit Evaporators, Stoddard Churn and Creamers, Blanchard Churn and Creamers, Studebaker Wagons and Tennessee Wagons, Champion Harvesting Machinery, Dedrick Hay Press, Corbin Disk Harrow, Acme Harrow, and the Thomas Rakes, and Tedder's Hallady Wind-Mill, and Rice,

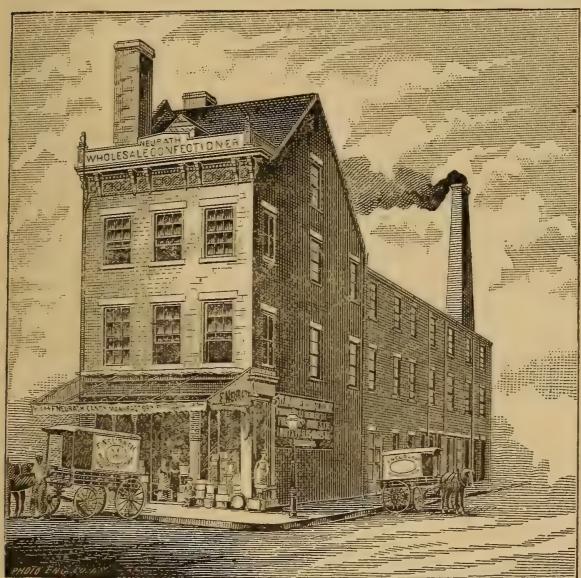
Whitacre & Co.'s Steam Generators. The individual members of the firm are H. M. Smith, I. S. Tower, C. M. Smith, and H. M. Smith, Jr.

The senior member of the firm, although seventy-seven years of age, takes as lively an interest in business, and is apparently as active as he was half a century ago.

Mr. Tower has been in this line all his life. C. M. Smith, and H. M. Smith, Jr., have recently been admitted as partners.

F. Neurath.—Manufacturer of all kinds of French and American Candies, Bon Bons, etc., by Steam Power; warehouses, Nos. 2, 4, 6, 8 and 10 N. Fifteenth street; office, No. 1444 Main street. This house

was founded by Mr. Neurath in 1865. He commenced business in a very moderate way, making and selling his candy in person. His energy soon began to be appreciated; business increased from time to time, until now he has one of the largest candy establishments in the city. The factory is fitted up with the most improved machinery. It is the only steam power candy factory in the State and the largest in the South. He now employs, from fifteen to twenty-five people, and the factory has the



capacity for consuming 3,000 pounds of sugar per day. He manufactures everything in the shape of candy, from the commonest stick candy to the finest bon bon. He makes fine candies and foreign fruits a specialty, and also deals in nuts, crackers, cakes, fire works, etc. He employs two travelling salesmen, and sells to the trade through Virginia, West Virginia, and North Carolina.

Mr. Neurath was originally from Culpeper, Court House, Va. He has been in the candy business more than thirty-six years; has learned the trade in all its branches, and he now personally supervises the manufacturing of all his candy.

Kingan & Co. (Limited).—Pork and Beef Packers. Slaughter and Packing Houses at Indianapolis, Indiana, and Atchison, Kansas. No. 109 South Fourteenth street. This is one of the largest firms engaged in this business in the country. Their extensive establishments, of enormous size and capacity, give unsurpassed facilities for packing in both winter and summer. For the convenience of distributing their meats in the South,

this branch establishment was started here a few years ago by Mr. John Munce, as manager, who came on here for that purpose. He has been connected with this firm for thirteen years, the greater part of which period he was in their establishment in Europe. This branch has three men on the road, and in consequence of the reputation of its goods a large and constantly increasing trade has been built up through Virginia, and North and South Carolina.

Their "Reliable" brand of smoked meats, and kettle rendered leaf lard, cannot be excelled; and in this district their goods have already won the high reputation they have enjoyed elsewhere for many years.

William Daffron.—Wholesale and Retail Furniture Dealer; office, No. 1438 E. Main street. This is one of the most extensive furniture, bedding, and upholstering establishments, not only in this city, but in the State. Mr. Daffron's factory and upholstering rooms are at Nos. 16, 18, and 20 N. Fifteenth street. He has sales room at No. 22 Governor street; office and sales rooms at Nos. 1436 and 1438 Main street, and a branch at No. 4 W. Broad street. He manufactures bedsteads, bureaus, suites, bedding, etc., and carries a full and complete stock of everything to be found in a first class furniture house. He takes contracts for fitting up hotels, steamboats, residences, and offices. He sells for cash, or on the installment plan; employs thirty-five hands, and keeps four wagons constantly employed. His trade extends throughout Virginia and North Carolina.

Mr. Daffron came here from Philadelphia in 1867, and commenced business in a small way, handling mirrors, clocks, carpets, and pictures. He started the furniture business in 1870, and his success has been most phenomenal.

The Richmond Bazaar.—J. B. Davis, Proprietor, Commission Merchant for the sale of Live Stock and Vehicles, No. 1436 and 1438, Franklin street. This is the only establishment of its kind in the city, and the largest and oldest in the State. They sell all kinds of carriages, buggies, and wagons, and keep horses and mules always on hand. They supply railroad companies and street car companies with stock at wholesale and retail. They hold public auction every Wednesday and Saturday, and sell privately all the time. Their trade lies through Virginia, North Carolina, West Virginia, Kentucky, Ohio and Tennessee. If you want to buy or sell horses, mules and vehicles, go to Mr. J. B. Davis, at the Richmond Bazaar. This business was founded ten years ago, and has a well earned reputation for square dealing.

He also has a wholesale and retail carriage repository, where a stock of at least one hundred vehicles of all kinds can be seen, consisting of buggies, carriages, phætons, wagons, carts, and village carts on platform springs. He also carries a full stock of harness, blankets, whips, &c., and manufactures wagons, carts and barrows for railroads. He is sole agent for the Columbus Buggy Company, and the Standard Buggy Company of Cincinnati, Ohio. Mr. Davis employs three commercial salesmen on the road. This is the largest carriage repository in Richmond. The proprietor has lived here thirty-five years, and is thoroughly conversant with the business in all its branches.

Richmond Nurseries.—Franklin Davis & Co., 1013 Main Street. This is the largest general nursery in the South, and one of the oldest, having been established nearly thirty-seven years ago. They have a nursery near Richmond, and one near Baltimore. The planting of one and a half acres was the begining of these nurseries in 1850.

Now, they cover in all over six hundred acres, besides two hundred acres in orchards and one hundred in small fruits, requiring constantly nearly two hundred employees. At the packing, shipping, and planting season more than four hundred men are sometimes employed. They pay special attention to growing apples as well as other trees suited to the southern climate. Every operation is carried on with the greatest care, so as to secure the correct labelling of every variety sent out. In their sales department they employ about two hundred men, who travel from Pennsylvania south to Florida, and westward beyond the Mississippi. Besides the retail trade they do an immense wholesale business, and ship stock in large quantities to nuserymen and dealers in the Northern and Western States. About 120,000 feet of lumber is used annually for boxes in which thin stock is shipped, besides a large portion is shipped in bulk by car load lots, and large quantities are also shipped in bales, wrapped in straw and canvass. Mr. Davis came to Virginia thirty-eight years ago, and resided near Staunton. He removed to Richmond and established here in 1865. In 1877 he moved to Baltimore, which is now his headquarters. The Richmond office is under the personal supervision of his partner, M. E. H. Bissell, who is originally from Rochester, N. Y.

Owing to the excellent shipping facilities which Richmond affords by rail and water, they have been able to ship by direct routes to almost all parts of the country, and to day their trade extends from Maine to California, and from Canada to the Gulf of Mexico. Fruit is becoming one of our most important products, and has yet a great future before it, which is owing in part to the heavy shipments of winter apples, which are annually made to European markets. This firm is constantly introducing new and important varieties of fruits, some of which are imported from European and Eastern countries. They have gained a national reputation for their importation of the now well known and delicious Japanese persimmon.

Robert Wendenburg.—Importer and Dealer in Window Glass, Paints, Oils and building material generally, &c., Nos. 808 Main Street and 1407 and 1409 Cary Street. This establishment is the largest and the oldest in its line in Richmond. It was founded by Mr. Wendenburg in 1842. He imports and deals in window glass, paints, oils, varnishes, artist's and painter's materials, doors, sash, blinds, lime, plaster, cement, marble dust, white sand, &c. Besides his large and handsome four-story brick Main street store, he occupies the large four-story brick warehouse with basement at Nos. 1407 and 1409 Cary street, recently built by him. It is 50 feet front by 110 in depth. Sash, blinds and doors are manufactured here, and heavy goods stored and shipped. He employs ten hands, has several wagons of his own, and enjoys a fine trade through this State and North and South Carolina. He handles lime, cement and plaster in car-load lots.

Mr. Wendenburg has resided here forty years, and has always been in this line of business. He is highly esteemed throughout the community.

Richmond Paper Manufacturing Company.—Manufacturers and Dealers in all Kinds of Paper; office and Salesroom 1215 Main street. This company was chartered in 1834, under the name of the Belvidere Manufacturing Company, with an authorized capital of \$200,000. It was changed to the Franklin Paper Company, and in 1872, it assumed the name of the Richmond Paper Manufacturing Company. E. D. Christian, President; A. H. Christian, Jr., Secretary and Manager. Their large mill at Eighth and Arch streets, employs seventy-five hands, and has a capacity for making three tons of paper per day. The Franklin Paper Company, as the mill was called during the war, made the paper for the Confederate Government that was used for bank note purposes. The mill was destroyed by fire at the evacuation of Richmond, April 3, 1865, re-built in 1872, and supplied with machinery of the most modern improvements.

They make a specialty of the celebrated "Climax" blotting paper, which is sold all over the United States and in Europe. They are also jobbers of all kinds of paper not manufactured at the mill, and have a large storage warehouse and salesroom at No. 1215 Main street. This is the largest paper company in the South. They employ two travelling salesmen, and are large advertisers. Their business has been constantly increasing every year under the present able management.

Mr. E. D. Christian has lived here since 1865, and is one of the most prominent leaf tobacco dealers in the trade. Mr. A. H. Christian, Jr., who has also resided here for twenty-one years, has always been in this line of business.

Pemberton and Hill Company.—Tobacco Manufacturers, No. 14 North 19th street. This business was founded in 1849, by T. W. Pemberton. In 1886 it was incorporated as the Pemberton and Hill Company, with a capital stock of \$150,000, for the purpose of manufacturing plug tobacco. The concern consists of Messrs. Charles D. Hill, President; Thomas W. Pemberton, Vice-President; and Charles E. Kersey, Secretary. They make a general line of plug work, employ one hundred and twenty-five hands, and have a capacity for turning out 3000 pounds per day. Their brands, "Goldbetter," "S. Jones & Son," and "N. Peyton & Co.," are well known throughout the United States and in foreign markets. Mr. Hill is of the firm of Charles D. Hill & Co., proprietors of the leaf tobacco warehouse of that name. Mr. Pemberton has been well known to the tobacco world for the past forty years. Mr. Kersey has lived here for fifteen years, and has always been with this house.

Hardwicke & Mitchell.—Planing Mill and Box Manufactory, Nos. 1810, 1812 and 1814, Cary street. While this firm is comparatively a young one, the members of it have had many years of practical experience in this line of business. Messrs. C. W. Hardwicke and J. C. Mitchell compose the firm. The former has lived here all his life, and has been engaged in this industry for fifteen years, while the latter has been handling lumber for forty years, with the exception of the war period, which time he spent in the army.

They do all sorts of planing, make packing boxes of all kinds, as well as mouldings, brackets, and all kinds of house trimmings, and enjoy a fine trade throughout Virginia. Mr. Hardwicke manages the affairs of the office, while Mr. Mitchell attends to the manufacturing department.

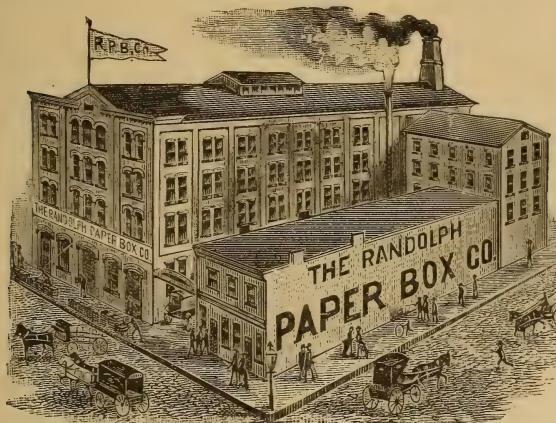
The Randolph Paper Box Company.—Manufacturers of all styles of Paper Boxes; N. V. Randolph, Proprietor; Nos. 1312 and 1314 Franklin Street. Few industries in this country have met with such phenomenal

success as the Randolph Paper Box Company. Although founded less than ten years ago, it has outstripped every competitor, and it is now the largest establishment of the kind in the United States. They employ three hundred and fifty hands, and have a capacity for turning out one hundred and twenty five thousand boxes per day. They make a specialty of Druggist's paper boxes, and have patents on

their pill and grease proof boxes. They employ four commercial salesmen on the road, and have trade all over the United States and in Mexico, Canada, Australia, South America, the Cuban Islands, &c. They have branch offices at 133 William Street, New York, and at 68 North Third Street, Philadelphia, both of which carry a full stock of goods. The factory in this city is a handsome five-story stuccoed building, with stone trimmings, 50x115 feet, and contains thirty-five thousand square feet of floor space. The factory is fitted with the most improved machinery, most of which was made by them especially for this business.

Mr. N. V. Randolph, the proprietor, was born and raised here, was formerly in the book and stationery line, and is still a partner in the concern of J. W. Randolph & English. Although a young man, he is known as one of the most intelligent, energetic and public spirited citizens in Virginia. He is a member of the Board of Directors of the Soldiers' Home for Confederate veterans.

Baltimore United Oil Co.—Wholesale Dealers in Fine Illuminating and Lubricating Oils and Grease; office, 902 Main street. The headquarters of this immense concern are located at No. 9 S. Gay street, Baltimore. They have a capital stock of \$10,000, and sell their fine illuminating and lubricating oils and greases all over the country. The Richmond branch controls the States of Virginia, West Virginia, and North Carolina, and has been ably represented by Mr. W. McBain as special agent since it was established three years ago. They have a large warehouse in Manchester, also a number of iron tanks for storing oil, from which it is barrelled for shipment. A switch track connects the warehouse with the Richmond and Danville Railroad, which gives them every facility for shipment to all points. This also enables them to save expense for their customers in the matter of cartage. The Baltimore United Oil Company also has a branch at Raleigh, N. C.



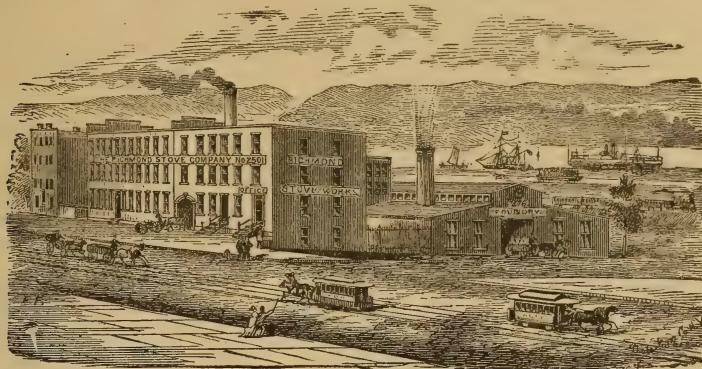
W. E. Smith & Co.—Dealers in Household Sewing Machines, No. 909 East Broad street. The first Household Sewing Machine was placed upon the market in April, 1880, and since then over one hundred and sixty thousand of them have been sold in this country and in Europe. They were first introduced here three years ago, and now there are five hundred in use in this city. These facts speak in stronger terms of the merit of the "Household" than words can do. The chief points in this machine consist in its easy running, simple construction, perfect workmanship, capacity for speed, range of sewing, and the superior material of which it is made. Mr. W. C. Pond is the company of W. E. Smith & Co. Both members of the firm are experienced business men, and fully alive to the merits of the "Household," which they so successfully represent. They run two wagons on the street, and employ a number of canvassers. The Home office and factory of the "Household" machine is in Providence, Rhode Island.

S. W. Venable & Co.—Manufacturers of Plug and Smoking Tobacco, corner of Byrne and Halifax streets, Petersburg, Va. For a third of a century has this house been known to the tobacco world. From a plant of small dimensions the factory has grown to be the largest in the South. It can turn out from 4,000,000 to 6,000,000 pounds per annum, and give employment to one thousand hands. They are at present manufacturing about 4,000,000 pounds a year, which is sold to the trade all over the United States, and exported to Great Britain, Australia, India, South America and the West Indies. They employ from ten to fifteen commercial salesmen on the road. They make a specialty of fine bright navy tobacco. Among the leading bands are "Hester," "Admiration," "Virginia Dare," "Nimrod," "Amos Lyle," "Vinicio," "St. George," "Perfection," "Live Oak," "True Blue," "Mogul," "E.C." "Trix and Jokes," and "Big 5 Center." They also export large quantities of leaf tobacco. Mr. E. C., who composes the company, is the son of Mr. S. W. Venable.

Geo. E. Crawford.—Real Estate Agent, Auctioneer, Notary, and Broker, No. 1005 Bank street. This is one of the most enterprising real estate agencies to be found in Richmond. Mr. Crawford has been engaged in this line in this city for the past twelve years, and has made himself thoroughly conversant with it in all its details. He does a general real estate and auction business, and makes a specialty of selling farming lands and city and country property. He spends a large portion of his time travelling through the North and West, soliciting emigration to Virginia, and inducing land buyers to invest here. To this class he offers inducements not possessed by any other agency in Richmond. At his farm, Kilby's station, on the Richmond Fredericksburg and Potomac Railroad, he has a side track, where he can land and accommodate emigrants with their goods and chattels direct from the North and West. He also has a large barn for their use, and makes no charge for the use of it to persons of this class who purchase through him.

Mr. Crawford's business lies through Virginia, West Virginia, and the West. He has on hand for sale at all times every class of city and country property. He resides at his farm in Hanover county.

The Richmond Stove Company.—Manufacturers of Stoves, Fronts, Grates, Ranges, &c., corner 25th and Main streets. This is the oldest stove works manufactory in the South, and the largest in Richmond. It



was established in 1851, and incorporated in 1871. Its present officers are W. J. Anderson, President, and R. G. Rennolds, Secretary and Treasurer. They make all kinds of stoves, fronts, grates, ranges, &c. The "Lee" cook-stove is their leader in that line, and is patented by them. They employ fifty hands, have two salesmen on the road, local agencies in all the principal cities, and sell their products in Virginia, North and South Carolina, West Virginia, Georgia, and in the District of Columbia.

Mr. Anderson has lived here for twenty-five years, and has been president of this company five years. He also runs a retail stove and house furnishing establishment on upper Main street.

Mr. Rennolds came here from Fredericksburg seven years ago, and has been connected with this company ever since.

Habliston & Bro.—Wholesale and retail Furniture Dealers and Upholsterers, No. 905 East Main Street. This is the oldest and largest furniture establishment in Richmond. Forty-six years ago, Mr. C. B. Habliston came to this city and founded this business, and two years thereafter his brother, F. H. Habliston, joined in the co-partnership, and the firm became Habliston & Bro. The business continued successfully and uninterruptedly until the death of Mr. C. B. Habliston, which occurred in 1874. His son C. D. Habliston then succeeded to his father's interest and the business was continued under the old firm name. They make a specialty of fine parlor, chamber and office furniture and upholstering. A look at their large and handsome stock will well repay a visit to their extensive establishment. They take contracts for furnishing hotels and private residences throughout. They are agents for the Berkley Furniture Company, of Grand Rapids, Michigan, and the Hartford Woven Wire Mattress Company, and the Archer barber chair, of Rochester, New York. They also fit out fine bars with side boards, mirrors, &c.

Besides enjoying a fine home trade, they ship largely through Virginia, West Virginia and North Carolina.

John H. Gresham.—Wholesale Dealer in all kinds of Wooden, Willow and Tin Ware, Ropes, Twines, Axle Grease, Paper, Paper Bags, Brooms, etc., No. 1316 Main street. Prior to engaging in this business here in 1879, Mr. Gresham had many years experience in the same line with a New York house that was known all over the United States. He has travelled from Gotham to Texas, and is probably as well known to wooden and willow ware dealers as any one in the country. He is a thorough business man, and this coupled with his extensive experience, has enabled him to build up a large and flourishing trade, chiefly through Virginia, West Virginia, North and South Carolina. He employs five travelling salesmen. He handles wooden ware, tin-ware, paper, ropes, brooms, twines, tobacco, cigars, etc., at wholesale. He manufactures his own tin ware. He is sole agent for Schultz & Co.'s soaps, of Zanesville, Ohio. He is known as a public spirited citizen, taking a deep and lively interest in all matters pertaining to the welfare of the city. He is an ex-member of the Board of Police Commissioners.

West, Johnston & Co.—Wholesale and Retail Books and Stationery, No. 911 E. Main street. This house was established more than fifty years ago, and the present firm are as well known to the patrons of Richmond's trade as almost any concern in the city in any line. They make a specialty of law, school, medical, and miscellaneous literature, and have recently added a printing department, where all kinds of printing, binding, blank book, and publishing work is done. Their trade is chiefly through Virginia and North Carolina, though they frequently fill orders from other States. Messrs. M. West, Thos. Johnston and J. M. Skinner, compose the firm.

Mr. West has lived here all his life, and has always been in this line of business. Mr. Johnston is a native of Scotland; has resided here since boyhood, and has always been in the book business. Mr. Skinner was born in Hampton, Va., and has been connected with this house for twenty-one years.

Talbott Tobacco Company.—Talbott & Jacob, Proprietors, No. 20, Twentieth street. The senior member of this company, Mr. S. G. Talbott, although comparatively a young man, has had twenty years experience in manufacturing tobacco. This house was founded in 1877, under the firm name of O. P. Gregory & Co., Mr. T. A. Jacob being the company. In 1885, Messrs. Talbott and Jacob formed a co-partnership, under the firm name of The Talbott Tobacco Company. They employ one hundred and fifty hands, and have a capacity for turning out three thousand pounds per day. Among their leading brands are "Select," "Semper Idem," "Farmers Pride," "Red Riding Hood," "Sovereign," "Pilot Boy," "Talbott's No. 1;" besides, they manufacture largely twist and bright goods. They have agencies in all the principal cities in this country, sell goods all over the United States, and ship to Europe, Germany, France, Australia, Sandwich Islands, Africa, &c.

Mr. Talbott has lived here all his life, except the time he was in the Confederate army. He learned the trade of tobacconist with J. B. Pace, starting twenty years ago, and worked his way up until he became general manager, which position he held until Mr. Pace sold out, and then he became associated as at present with Mr. Jacob.

N. W. Bowe.—Real Estate and Loans, No. 4 Eleventh street. Messrs. Grubbs and Williams founded this business in 1864. They dissolved, and Messrs. Williams and Bowe formed a co-partnership, which was sundered in 1884 by the death of Mr. A. D. Williams. Since that time Mr. N. W. Bowe has continued the business on his own account. He sells real estate privately and publicly in the city or suburbs; handles real estate for non-residents, negotiates loans and makes advances.

Mr. Bowe is a native of this State, and has had eighteen years experience as a real estate agent and auctioneer. He is a Director in the Chamber of Commerce. He is possessed of excellent business capacity as his long line of custom evidences.

Charles F. Taylor & Co.—Wholesale Grocers and Liquor Dealers, No. 14 and 16 South Thirteenth street. William Taylor founded this business in 1836, withdrew in 1870, and it was then continued by Charles F. Taylor and Richard M. Taylor, sons of the founder. They handle general groceries and liquors. Among the leading brands of whiskey controlled by this firm are, Westmoreland, City Belle, Climax, Duck Creek, and James Madison. They make a specialty of handling Western whiskies. They employ three men on the road; enjoy a fine local trade, and sell goods throughout this State, West Virginia, and North Carolina.

Both members of the firm were born in this city, and have had a life long experience in their present line. Both gentlemen have been honored by the constituency of their respective wards, with seats as members of the City Council, and both have been captains of companies in the First Virginia Regiment. Charles F. Taylor has been a member of the Virginia Legislature, representing Richmond session of 1881 and 1882. He was also Chairman of the City Democratic Committee in many successful campaigns.

Pace & Sizer.—Manufacturers of Smoking Tobacco, Cigarettes, and Cut Plug Smoking, No. 517 Brook Avenue. More than thirty years ago this business was established by Oliver & Thomas, and while there were a number of changes in the firm name within that period, the senior member, R. W. Oliver, was a member of it until his death in 1881, when he was succeeded by Messrs. Pace & Sizer. About a year ago Mr. Pace died, and Messrs. Robert F. Sizer, his former partner, and C. B. Jones, formed a co-partnership, continuing the old firm name. They employ from seventy-five to one hundred hands, and have a capacity for turning out ten thousand pounds of work per day. They manufacture straight-cut, long-cut, cut-plug, and granulated smoking tobacco and cigarettes. They have five commercial salesmen on the road, and sell goods from Maine to Texas, and from the Atlantic to the Pacific Oceans. Their principal brands are "Purity" Smoking, "Raleigh" Cut-Plug, and "Purity" and "Favorite" Cigarettes.

Mr. Sizer is a native of Richmond, and has been with the house from boyhood, and having been trained in every department of this business, understands it thoroughly. The popularity of the brands named above is proof of it. Mr. Jones came from Danville, where he was a dealer in leaf tobacco, and also a member of the firm of Keen & Jones, plug tobacco manufacturers. They have a large and constantly increasing trade.

The Metropolitan Life Insurance Company.—T. G. Jenkins, Superintendent, No. 919 East Main street. This branch of the Metropolitan Life Insurance Company was located here some three years ago, their home office being in New York. This company insures under what is known as the "Industrial Plan," which originated in England. They insure persons, male and female, of sound health, who are in moderate circumstances, upon paying small weekly premiums, thus affording special inducements to the working classes. They receive premiums as low as five cents per week. This virtually places life insurance within the reach of all, and everybody, particularly heads of households, should embrace its privileges. The Metropolitan has met with remarkable success since its incorporation in 1869, and yet when the feasibility of its plan is considered, it excites no wonder. Its guarantee fund to secure policyholders amounts to \$2,044,908, while its surplus fund, over all legal liability, amounts to \$725,551.13. Claims are paid within twenty-four hours after proof of death is filed. This company has already paid 145 claims in this city. They have branches in all the principal cities in the United States and in Canada. Mr. T. G. Jenkins, the superintendent of this branch, has thirty solicitors and four assistants; over 9000 members are insured in Richmond, with an annual premium income of thirty-five thousand dollars, and the business is increasing rapidly. Mr. Jenkins was formerly assistant superintendent of the Washington, D. C., branch; has been connected with this company five years, and was in the fire and life insurance business in England and Wales, before he came to this country.

Baltimore Brick Company.—Manufacturers of Brick; Forbes and Mann, Proprietors; Yards Rocketts; office 1442 Main street. This company commenced business here thirteen years ago, with Messrs. Forbes and Allers as proprietors. Eight years ago the firm was dissolved, and Messrs. James F. Forbes and John Mann, Jr., formed a co partnership. They manufacture pressed and paving brick, all hand made; employ more than a hundred hands, and the works have a capacity for turning out 50,000 bricks per day. This is the largest brick yard in or around the city. They are importers of fine brick and slabs, and fine clay in barrels. They also make a specialty of oil stock and sand stock, and white and black brick. Their trade extends through Virginia, North and South Carolina, and Georgia. This firm has built and owns some of the handsomest private residences in the city.

Mr. Forbes resides in Baltimore, where he pursues the business of contractor and builder. John Mann, Jr., came here from Baltimore as the agent of Forbes & Allers, and continued as such until he became a partner in the concern.

L. Powers.—Produce Commission Merchant, No. 1309 Cary street. This is one of the oldest produce commission houses in the city, having been established about twenty years ago. During that period Mr. Powers has perhaps handled as much general produce as any firm to be found. He is an expert in his line, and always strives to obtain the very best prices for everything committed to his care. His trade is located in Virginia, North Carolina, South Carolina, Georgia and Florida. He is a man of indomitable energy, and personally superintends his business in its every detail, as far as it is possible.

Marshall Manufacturing Company.—Manufacturers of Domestic Cotton Goods,—J. L. Bacon, President; B. D. Fry, Secretary, G. A. Peple, Superintendent,—Office at 1006 Main St., Richmond. Factory in Manchester. This is the leading industry in Richmond's sister city, Manchester, and it is now the only cotton mill in operation. The products of this mill, the James River brand of brown sheetings and shirtings, enjoy a fine reputation and have a large sale through the Virginias and the markets of the West and North. The mills run seventy-five hundred spindles, two hundred and thirty two looms, and give employment to one hundred and sixty operatives, chiefly females. The Marshall Manufacturing Company was founded in 1848 by the James River Company, changed to its present name in 1870, and incorporated with a capital stock of \$200,000.

Mr. Bacon is a native of Virginia, and is well known as the President of the State Bank of Virginia and the Virginia State Insurance Company. General Fry served with General Wingfield Scott in the Mexican war and in the "war between the States," entered the Confederate service as Colonel of an Alabama Regiment, and afterwards became a Brigadier General in A. P. Hill's corps. He is a Virginian by birth, has been connected with the Company five years, and manages the office. He was formerly treasurer of the Tallassee Cotton Mills in Alabama. Mr. Peple has lived here since 1858, and has been connected with this Mill as Superintendent since 1870. He was formerly manager of the Manchester Cotton and Woolen Mills. He served in the army of Virginia as a Topographical Engineer and afterwards became a professor in the Confederate States Naval Academy. He has also served terms as a member of the City Council of Manchester.

Skelton & Cabell.—Fire, Life, Marine and Accident Insurance Agents, Tenth and Bank streets. The young gentlemen composing this firm started the insurance business here rather more than a year ago, and by their energy and pluck they have succeeded in building up a fine local and State trade. They represent companies whose cash capital amounts to \$30,000,000. They do a general fire, life, marine and accident business, representing the North-western Mutual Insurance Company of Milwaukie, London and Lancashire Fire Insurance Company of Liverpool, and the United States Mutual Accident Insurance Company of New York.

Messrs. W. O. Skelton and H. L. Cabell, who compose the firm, were both born and raised in Richmond.

Richmond Oil Company.—Refiners and Manufacturers of Oils, Gasoline and Grease; office 106 Virginia street. This house, of which Mr. R. C. Worthington is the able manager, is a branch of the "Lucent" Oil Works of Philadelphia. They have a warehouse and factory here, just beyond the corporate limits, which gives employment to a number of hands. They are refiners of the celebrated "Lucent" brands of lubricating and illuminating oils and petrolatum U. S. P. They Manufacture gasoline and grease, which they sell in either large or small quantities. They also handle large quantities of linseed oils and railroad grease from Philadelphia and New York houses. This is the only branch of the "Lucent" works in the South, and they are the only handlers of that brand. The trade of the Richmond house is through Virginia, West Virginia, North and South Carolina, Tennessee, Georgia, Florida, Alabama, Louisiana, and Texas.

David M. Lea & Co.—Manufacturers of Tobacco Boxes, No. 16 South Twenty-fourth street. Messrs. Wells and Lea established this house in 1870, and three years afterwards the firm was dissolved by the death of the senior partner. Messrs. David M. Lea, Charles E. Whitlock, and Wm. H. Scott then formed a co-partnership under the same firm name. In 1879 Mr. Lea died, and the remaining partners continued the business under the original firm name up to January 1st, 1886, when Wm. H. Scott withdrew from the firm, and Mr. Whitlock associated with him in the business Mr. Jas. R. Gordon. This establishment employs from twenty to thirty hands, and makes a specialty of manufacturing tobacco boxes and packing boxes of every kind in wood, which are chiefly consumed by the local trade, but orders from all sections are promptly filled at lowest rates. Mr. Whitlock and Mr. Gordon are also associated together under the firm name of Jas. R. Gordon & Co., in manufacturing Sycamore lumber at their mills in the West, and do here an extensive wholesale lumber business, being the largest and most responsible lumber commission merchants in the city. Mr. Whitlock is also interested in several banks and other enterprises. Mr. J. R. Gordon, the especially active partner of this factory and lumber business, is experienced and capable, and is accounted one of the best posted men in this line of business.

George P. Stacy.—Manufacturer and Dealer in Furniture and Mattresses, No. 1205 and 1209 Main, and 7 and 9 South Twelfth streets. This business was founded in 1844, by G. B. Stacy, father of the present head of the establishment; and in 1872, George P. Stacy succeeded to the firm. It is the largest manufactory of fine parlor furniture in Richmond. Mr. Stacy runs a factory in Manchester, where corn husks are manufactured for mattresses. It is the only factory of this kind in this country. He sells these husks to other mattress manufacturers all over the United States, while he makes more husk mattresses than any house in the country. Besides his specialties of manufacturing fine parlor furniture and mattresses, he deals in all kinds of furniture, from the highest priced to the lowest grades. He employs fifty hands, has two commercial travellers on the road; a fine local trade, and sells goods throughout this State, North and South Carolina, Georgia and Florida. Mr. Stacy has lived here for thirty-six years, and is a practical man, having learned the business under his father.

George Gibson, Agent.—Manufacturer of Sash, Blinds, Doors, &c., corner Sixth and Cary streets. The first piece of work Mr. George Gibson did in this city was to assist in building the Exchange Hotel in 1840, he having come here from Scotland for that purpose. A few years thereafter he started in business, and has been actively engaged therein ever since. Nearly all of the old prominent buildings in this city were built by this house, which is the oldest in its line in the city. Their large planing mill, driven by a twenty-four horse-power engine, is filled with the most modern machinery, consisting of planers, moulding and shaping machines, circular and whip saws, laths, &c. They employ about twenty skilled hands, and are prepared to make every part of a building in which wood work is employed, and fashion it in its respective position. They manufacture sash, blinds and doors, of all sizes and styles, and fill orders from all parts of the South.

A. C. Atkisson.—Manufacturer of Plug and Smoking Tobacco, corner Sixth and Bainbridge streets, Manchester, Va. One of the most growing industries in the thrifty little city of Manchester is the tobacco factory of Mr. A. C. Atkisson, successor to A. Gary. This business was founded about fifty years ago by Kerr and Gilmour, and they were succeeded by Messrs. Gary Brothers in 1866, and the brands of the old concern, which are known throughout the United States and in Europe, are in the possession of the present owner of the enterprise. The factory gives employment to about one hundred hands, and has a capacity for turning out 3,000 pounds of manufactured work per day. Among the most celebrated brands of tobacco made by this factory are, "Ajax," "Gilmour," "Pacific," "Clarendon," "Index," etc., plug and twist, all for export trade, while those for domestic use are, "Over the Sea," "Queen of Melbourne," "Gold Digger," "Mechanic," and "Barney Williams," etc. The chief export trade of this house is with the West Indies, England, and Australia, negro-head twist being a specialty; and their home trade lies through the South and North. Mr. Atkisson started in business with this house eight years ago as book-keeper, and succeeded Ajax Gary, deceased.

Southern Machine and Saw Works.—Manufacturers of all kinds of Machine and Saw Mill Fixtures; J. G. Ross, Proprietor; No. 1508 and 1510 E. Cary street. This business was founded four years ago under the firm name of Hulcher & Ross, as a general repair and machine establishment. In 1885 Mr. Jos. G. Ross became the owner, by purchasing Mr. Hulcher's interest, and is now the sole proprietor. Mr. Ross has recently come in possession of the old Southern Saw Works established by Boyle & Gamble, and has united them with the machine business under the above name. He builds engines and boilers, furnishes hangers, pulleys and shafting, and does all kinds of repairing. Being a practical machinist of sixteen years experience, and giving his personal supervision to the work, he can guarantee it to give satisfaction. His chief patronage extends through Virginia, West Virginia, North and South Carolina, while some of his work has gone as far south as New Orleans. His trade is increasing in volume and territory, and at no distant day the indications are that his goods will be sold all over the South.

Cyrus Bossieux.—Pioneer Transfer Company, Shockoe Slip. This is the oldest and largest transfer agency in Richmond. It was established four years ago by Edmund Bossieux, brother of Cyrus Bossieux, the present owner of the enterprise. He employs fifty to seventy-five hands, and runs from fifty to seventy-five trucks, and keeps from one hundred and fifty to one hundred and sixty mules and horses. He does all kinds of hauling in the city or country, at the shortest notice and in the most reliable manner. His stables are the most modern and complete in the city. He has gas power machinery for cutting and grinding feed; runs his own blacksmith shop for shoeing his horses and mules, and building and repairing his trucks.

Mr. Bossieux was born and raised here, and has the respect and confidence of the community. He is a partner in the house of N. R. Savage & Co., commission and feed dealers.

Frank D. Hill & Co.—Real Estate Agents and Auctioneers, No, 6 N. Eleventh street. For the past eighteen years this firm has been identified with the real estate business in all its branches, and Mr. Hill is well posted in all matters connected with his business. They handle real estate in city or country, at public or private sale, make a specialty of selling farms, mineral lands, mill sites, etc.; rent out houses in the city of Richmond, and handle property for non-residents. They also negotiate loans on city property, carefully prepare deeds and leases, and will make investments for parties wishing to loan money on real estate, free of charges to the lender.

Mr. Hill was a private in the army of Northern Virginia, from the battle of Big Bethel to the surrender at Appomattox C. H.

Baltimore United Oil Co.—Wholesale Dealers in Fine Illuminating and Lubricating Oils and Grease ; office, 902 Main street. The headquarters of this immense concern are located at No. 9 S. Gay street, Baltimore. They have a capital stock of \$1,000,000, and sell their fine illuminating and lubricating oils and greases all over the country. The Richmond branch controls the States of Virginia, West Virginia, and North Carolina, and has been ably represented by Mr. W. McBain as special agent since it was established three years ago. They have a large warehouse in Manchester, also a number of iron tanks for storing oil, from which it is barrelled for shipment. A switch track connects the warehouse with the Richmond and Danville Railroad, which gives them every facility for shipment to all points. This also enables them to save expense for their customers in the matter of cartage. The Baltimore United Oil Company also has a branch at Raleigh, N. C.

INDEX OF REPRESENTATIVE HOUSES.

<p>Andrews, Baptist & Clemmitt, Printing House, 69</p> <p>Allen & Ginter, manufacturers of Cigarettes and Smoking Tobacco, 59</p> <p>Allison & Addison, manufacturers Star Brand Fertilizers, 65</p> <p>Alfriend, Thomas L., Fire, Life and Marine Insurance Agent, 68</p> <p>Apperson & Co., Real Estate Agents and Auctioneers, 69</p> <p>Anheuser-Busch Brewing Association, The, Architectural Iron Works, Asa Snyder & Co., 70</p> <p>Atlantic and Virginia Fertilizing Company, 72</p> <p>Ainslie, George A. & Sons, manufacturers of Carriages, Fire Apparatus, 78</p> <p>Augustine & Harwood, wholesale dealers in Oils, Grease, and Gasoline, 83</p> <p>Anderson, George W. & Sons., Dealers in Carpets, Oil Cloths, Matting, Paper Hangings, Window Shades, Laces, Rugs, Mats, etc., 91</p> <p>Atkisson, A. C., manufacturer of Plug and Smoking Tobacco, 109</p> <p>Banner Tobacco Works, Lawrence Lottier, Proprietor, 127</p> <p>Branch, Thomas & Co., Brokers and Commission Merchants, 54</p> <p>Brown, J. Thompson & Co., Real Estate Agents and Auctioneers, 63</p> <p>Bodeker Bros., Wholesale and Retail Drug-gists, 63</p> <p>Barksdale, F. D. & Co., Leaf Tobacco Dealers on Commission, 89</p> <p>Beckwith, Parham & Anderson, dealers in Books, Stationery, Piano Fortes, and Music, 93</p> <p>Bucker, Henry, Wholesale Dealer and Bottler of George Ebert's New York Beer, 103</p> <p>Brunhild, H. & Bro., Importers and Wholesale Dealers in Fine Liquors and Cigars, 105</p> <p>Brown, J. T. & Co., Sumac Bark and Plaster Mills, 105</p> <p>Bargamin, G. & A., manufacturers and Wholesale Dealers in Machinist, Plumbers and Saw-mill supplies, 107</p> <p>Butler & Wilson, Woodside Tobacco Works, 112</p> <p>Bowe, N. W., Real Estate etc., 123</p> <p>Baltimore Brick Company, manufacturers of Brick, 124</p> <p>Bossieux, Cyrus, Teamster, 127</p> <p>Baltimore United Oil Co., 128</p> <p>Chaffin, R. B. & Co., Real Estate Agents and Auctioneers, 66</p> <p>Christian, Thomas, manufacturer of Ground Glue, 66</p> <p>Cameron, William & Bro., manufacturers of Plug and Twist Tobaccos, 92</p> <p>Carr & Dickinson, Tobacco and Grain Commission Merchants, 94</p> <p>City Bank of Richmond, 96</p> <p>Carter & Ryland, Commission Merchants, 96</p> <p>Currie & Co., Ship Chandlers and Ship Brokers, 100</p> <p>Crump, E. T. & Co., Leaf Tobacco Dealers and Brokers, 103</p> <p>Clarke, A. B. & Son, Wholesale and Retail Hardware, Cutlery, Carriage and Waggon Goods, 106</p>	<p>Cottrell, Samuel S. & Co., manufacturers of and Wholesale and Retail Dealers in Saddles, Harness, Collars, Bridles, 106</p> <p>Cameron, Alexander & Co., manufacturers and Stemmers of Tobacco, 110</p> <p>Chalkley, B. D., manufacturer and Dealer in Leather, Hides, Oils, Calf Skins, Shoe Findings, etc., 113</p> <p>Crawford, George E., Real Estate Agent and Auctioneer, 120</p> <p>Davenport & Co., Brokers and Insurance Agents, 70</p> <p>Dunlop & McCance, Merchant Millers, 78</p> <p>Dibrell, R. H. & Co., Leaf Tobacco Commission Merchants, 83</p> <p>Driscoll, P. P., manufacturer and Bottler of Soda and Mineral Waters, 93</p> <p>Daffron, Wm., Wholesale and Retail Furniture Dealer, 116</p> <p>Exchange and Ballard Hotel, 86</p> <p>Ellerson, A. R. & Co., Wool Buyers, 90</p> <p>Forbes, W. S. & Co., Wholesale Provision Dealers, 127</p> <p>Fourqurean, Price & Co., wholesale and retail Dry Goods, 54</p> <p>Gresham, John H. & Co., wholesale dealer in Wooden and Willow Ware, 63</p> <p>Gibson, George, agent, manufacturer of Sash, Blinds, Doors, &c., 63</p> <p>Haxall-Crenshaw Company, The (Haxall Mills) 55</p> <p>Hill, Charles D. & Co., Grain, Leaf Tobacco, and General Commission Merchants, 57</p> <p>Hawes, S. H., Wholesale and Retail Coal Dealer and Shipper, 94</p> <p>Home Rubber Co., manufacturers of India Rubber Goods and Leather Belting, 103</p> <p>Hechler, V., Jr., & Bro., Packers, Curers and Provision Dealers, 105</p> <p>Hardwicke & Mitchell, Planing Mill and Box Manufactory, 105</p> <p>Habliston & Bro., wholesale and retail Furniture Dealers, 105</p> <p>Hill, Frank D. & Co., Real Estate Agents and Auctioneers, 107</p> <p>James, W. A. & Read, Cotton Dealers and Fertilizer Manufacturers, 123</p> <p>Kinney Tobacco Co., manufacturers of Cigarettes and Smoking Tobaccos, 124</p> <p>Kratz, John A., Wholesale Candies and Fruits, 127</p> <p>Kingan & Co. (Limited), Pork and Beef Packers, 128</p> <p>Life Insurance Company of Virginia, The, 66</p> <p>Lyon, A. M. & Co., manufacturers of Plug and Smoking Tobaccos, 92</p> <p>Lee, A. S., manufacturer of Lee's Prepared Agricultural Lime, 92</p> <p>Lea, David M. & Co., manufacturers of Tobacco Boxes, 94</p> <p>Mayo, P. H. & Bro., manufacturers of Plug Tobacco, 96</p> <p>Millhiser, M. & Co., jobbers of Dry Goods and Notions, 100</p> <p>Montague, J. J., wholesale Lumber dealer, and manufacturer of Sash, Blinds and Doors, 103</p> <p>Merchants National Bank, 106</p>
---	--

Mayo, T. T., manufacturer of Navy Tobacco.	91	Smith, James C. Ice Co.,	102
Monumental Cigar Factory,	94	Staples, Manning C. & Co., Real Estate Agents and Auctioneers,	102
Mercantile Agency of R. G. Dun & Co.	95	Scott & Clarke, Leaf Dealers, Stemmers and Rehandlers,	102
Mutual Assurance Society of Virginia,	99	Spotts & Gibson, Wholesale Grocers and Coffee Jobbers,	103
Merchants and Planters Savings Bank,	101	Simons, W. E. & Bro., Blank Book Manufacturers and Wholesale Stationers,	104
Martin & Powers, Wholesale Notions,	101	Shockoe Machine Works,	104
Metropolitan Life Insurance Company,	124	Straus, Julius, Fire, Life, Accident and Marine Insurance,	105
Marshall Manufacturing Co., manufacturers of Domestic Cotton Goods,	125	Sublett & Cary, Commission Merchants,	105
Norvell, Gates & Snead, manufacturers of Tobacco, and Cigar Dealers,	114	Savage, N. R. & Co., Commission Merchants, and Dealers in Feed and Grass Seed,	111
Neurath, F., manufacturer of American Candies, Bon Bons, etc.,	115	Southern Agricultural Works,	114
Old Dominion Tobacco Works, manufacturers of Plug Tobacco,	48	Smith, W. E. & Co., Household Sewing Machines,	120
Old Dominion Iron and Nail Works Co.,	56	Skelton & Cabell, Fire, Life, Marine and Accident Insurance Agents,	125
Old Dominion Cotton Mills,	97	Stacy, Geo. P., manufacturer of and dealer in Furniture, &c.,	126
Pilkinton, E. T. & Co., manufacturers of Smoking Tobacco,	50	Southern Machine and Saw Works,	127
Patrick, F. E., Commission Provision Dealer,	62	Tanner & Delaney Engine Co., manufacturers of Engines, Boilers, Saw Mills, Locomotives and Gas Machinery,	49
Planters National Bank, The,	74	The Tredegar Company's Iron Works,	53
Purcell, Ladd & Co., Wholesale Druggists,	74	Travers, S. W. & Co., manufacturers of Fertilizers,	79
Pace Tobacco Co., The J. B.,	77	Todd, Charles L., Shipper of Flour, Grain and Hay,	84
Paul, Peter, Wholesale and Retail Dealer in Horses and Mules,	85	Tinsley, James G. & Co., manufacturers of Fertilizers,	90
Patterson, R. A. & Co., Tobacco Manufacturers,	88	Tanner & Tyler, manufacturers of and Dealers in Lubricating and Illuminating Oils, Tar, Mill and Axle Greases,	108
Palmer, Hartssook & Co., General Commission Merchants,	95	Talbott Tobacco Co.,	122
Powers, Taylor & Co., Wholesale Druggists,	108	Taylor, Charles F. & Co., Wholesale Grocer and Liquor Dealers,	123
Pemberton and Hill Company, Tobacco Manufacturers,	118	Valentine's Meat-Juice Works,	51
Pace & Sizer, manufacturers of Smoking Tobacco, Cigarettes, and Cut Plug Smoking,	123	Virginia State Insurance Company,	60
Powers, L., Produce Commission Merchant,	124	Vulcan Iron Works,	62
Quarles & McCurdy, Real Estate Agents and Auctioneers,	111	Venable, S. W. & Co., manufacturers of Plug and Smoking Tobacco,	120
Richmond Cedar Works,	68	Weisiger & Tiffany, Wholesale Clothiers,	61
Ramos, Manly B. & Co., Pianos, Organs and Music,	69	Walker, D. N. & Co., Insurance Agents,	62
Richmond Depot of the Continental Brewing Company,	124	Whitehurst & Owen, manufacturers of Sash, Blinds and Doors,	67
Richmond Depot of the Bergner & Engel Brewing Company of Philadelphia,	111	Warren & Quarles, Bankers and Brokers,	71
Richmond Ice Company,	68	Watkins, Cottrell & Co., Wholesale Hardware and Cutlery, Guns,	71
Richmond Brass Works, manufacturers of Brass Castings,	87	Whitlock, R. H., Tobacco Box manufacturer,	80
Rice, W. D., Fire Insurance Agent,	89	Watt & Call, manufacturers of the "Watt" Plows, and Dealers in Agricultural Implements,	87
Richmond Bazaar,	110	Wortham, R. C. & Co., manufacturers of Tobacco and Cigar Boxes,	89
Richmond Nurseries,	116	Wherry, B. C., Fire and Marine Insurance Agent,	97
Richmond Paper Manufacturing Company,	117	Williams, John L. & Son, Bankers and Brokers,	109
Randolph Paper Box Company, The,	119	Woodward & Son, Dealers in Building Lumber, Sash, Blinds, Doors, Laths, Shingles, etc.,	111
Richmond Stove Company, The,	121	Wendenburg, Robert, Importer and Dealer in Window Glass, Paints, Oils, and building material generally, etc.,	117
Richmond Oil Company, refiners and manufacturers of Oils, Gasoline and Grease,	125	West, Johnston & Co., wholesale and retail Books and Stationery,	122
Sulphur Mines Company of Virginia, The,	77		
Swineford, Howard, General Ins. Agency,	84		
Schoen, George, Wholesale-Bottler of Mineral Waters and Ginger Ale,	84		
Shafer, John C., Merchant Tailor,	86		
Slater, Myers & Co., Wholesale Grocers and Liquor Dealers,	89		
Southern Railway Supply Co.,	93		
Smith, Maurice T. & Co., Leaf Tobacco on Commission,	94		
Spencer, Thomas J., General Commission Merchant,	101		

R. C. MORTON

S. R. ROSE.

R. C. MORTON & CO.,**LEAF TOBACCO,****COMMISSION****MERCHANTS,**

TOBACCO EXCHANGE BUILDING,
RICHMOND, : : VIRGINIA.

LIBERAL ADVANCES ON CONSIGNMENTS IN HAND.

ORCHILLA GUANO

Will Give Three Crops from a Single Application

It equals RAW BONE at a much less price.
 It is unsurpassed for GRAIN and unequalled for GRASS.
 It makes CLOVER where all other Fertilizers fail.

GIVE IT A TRIAL.

“NATIONAL”

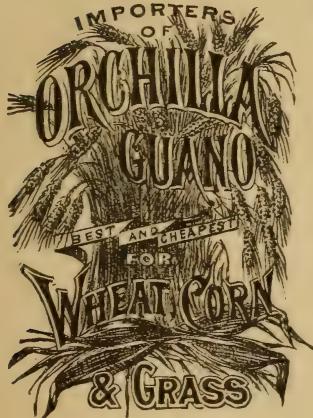
Has no superior for growing TOBACCO, especially
 FINE YELLOW TOBACCO.

It has been sold in Virginia and North Carolina for six years, and each year adds to its hold upon the confidence of its patrons. It gives uniformly good results, because it is uniformly mixed by a patent process.

‘CAPITAL’**TOBACCO FERTILIZER**

Is our NEW BRAND. It is made of the best materials we could buy. It is the richest in Ammonia and Potash, and is especially designed for the richest grades of Tobacco, or wherever a strong, pushing fertilizer is required.

Write for our books of testimonials and prices.



S. W. TRAVERS & CO., Importers and Manufacturers,
RICHMOND, VA.

All for Sale by Local Agents.

ORGANIZED AND CHARTERED 1832.

VIRGINIA FIRE AND MARINE

Insurance Company, of Richmond, Va.

Capital, \$250,000. — Half a Century in Active Operation. — Surplus, \$276,500

Insures against Fire and Lightning.

This OLD VIRGINIA Institution has paid **Hundred of Thousands** in losses in this State, and nearly **Three Millions** in all parts of the country. The Company issues a short and comprehensive Policy, free of petty restrictions, and liberal in its terms and conditions. All descriptions of property in Country or Town, private or public, insured at fair rates, and on accommodating terms.

AGENCIES IN EVERY COUNTY AND CITY.

————— DIRECTORS: —————

E. O. NOLTING.

E. B. ADDISON.

W. S. DONNAN.

GEORGE W. ALLEN.

THOMAS POTTS

D. O. DAVIS.

W. L. COWARDIN, PRESIDENT.

W. H. McCARTHY, SECRETARY.

OFFICE:—1015 East Main Street, RICHMOND, VA

H. M. SMITH & Co.,

————— MANUFACTURERS OF —————

AGRICULTURAL IMPLEMENTS

AND TOBACCO MACHINERY,

————— PATENTEES OF THE —————

RICHMOND THRESHER, SEPARATOR and CLEANER.

Light Draft,

The Simplest

Low Price,

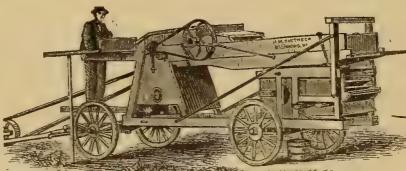
Thresher

Threshes Rapidly,

in the

Cleans Perfectly.

Market.



Office and Sample Rooms, 1528 Main Street, }
Shipping and Sales Rooms, 1532 Main Street, } RICHMOND, VA.

N. B.—Large 200 page Catalogue sent to intending purchasers on application.

T. L. ALFRIEND,

No. 1117 Main Street, RICHMOND, VA.



Washington Life Insurance Co.,

OF NEW YORK.

Assets, over \$8,000,000.

26 Years in Existence.

The only Company whose dividends are Premium-Paying and Policy-Protecting for their full amount, without notice to the insured and without medical re-examination.

• ALSO AGENT IN •

▷ FIRE AND MARINE INSURANCE ▷

• ← → FOR THE ← →

Phoenix Assurance Company, of London; Germania Fire Insurance Company, of New York; Home Insurance Company, of New York; Boston Marine Insurance Company, of Boston, Mass.

Capital represented, over \$20,000,000.

Deposited with State Treasurer, \$130,000.

PURCELL, LADD & CO.,

WHOLESALE DRUGGISTS,

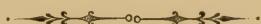
• ← → DEALERS IN ← →

• Paints, Oils, Dyes and Varnishes, •

Agency for Virginia Springs Waters. Orders Promptly Executed.

1216 Main Street,

RICHMOND, VA.



KEROSENE OIL BY THE BARREL OR CAR LOAD.

Associated Railways

OF

Virginia and The Carolinas.

ATLANTIC COAST-LINE.

PIEDMONT AIR-LINE.

SEABOARD AIR-LINE.

Double Daily Passenger Service . .

AND

FAST FREIGHT ROUTES.

Richmond, Petersburg, Norfolk,

Lynchburg and Eastern Cities

TO

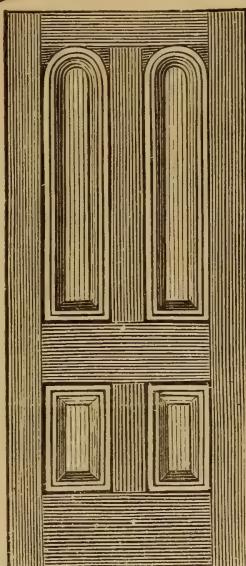
TO ALL POINTS SOUTH AND SOUTHWEST.

Through Bills Leading.

Through Tickets.



MANUFACTURER
OF
SASH,
BLINDS,
DOORS,
MOULDINGS,
BRACKETS,
BALUSTERS,
SCROLL WORK,
&c.



RICHMOND,
VA.

DEALER
IN
WHITE PINE,
POPLAR,
WALNUT
AND
VA. PINE
LUMBER.
BUILDERS'
HARDWARE
AND
GLASS.

PRICES FURNISHED ON APPLICATION.

R. H. WHITLOCK,
Tobacco Box Manufacturer.

—FACTORIES AT—

RICHMOND, VA.

DANVILLE, VA.

LYNCHBURG, VA.

TIFFIN, OHIO.

SHOOKS IN CAR LOTS FROM TIFFIN, OHIO.

WM. A. MOUNTCASTLE,

AGENT FOR

LIBBY PRISON RELICS,

520 BROAD STREET,

RICHMOND, VIRGINIA.

CHAS. E. WHITLOCK.

JAS. R. GORDON.

◇ JAS. R. GORDON & CO., ◇

◆ WHOLESALE ◆

* LUMBER * DEALERS,*

No. 1900 Cary Street,

RICHMOND, ★ ★ VIRGINIA.

HARDWICKE & MITCHELL,
Planing Mill and Box Factory.

MOULDINGS, FRAMES,

Brackets, Gorgices, Scroll-Work, &c., &c.,

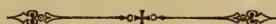
1810, 1812 and 1814 Cary Street,

Estimates Furnished.

RICHMOND, VIRGINIA.

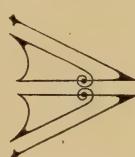
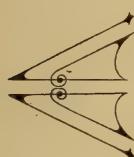
* STANDARD BRANDS: *

SWEET CAPORAL,	CAPORAL,
ST. JAMES $\frac{1}{2}$,	CAPORAL $\frac{1}{2}$,
ST. JAMES,	AMBASSADOR,
ENTRE NOUS,	SPORT.



* SPORTSMAN'S, *

*The Latest, and becoming very popular. Manufactured by special request.
A delicious blend of choice Turkish and Virginia,*



KINNEY BROS.,

* Straight Gut, Full Dress Cigarettes. *

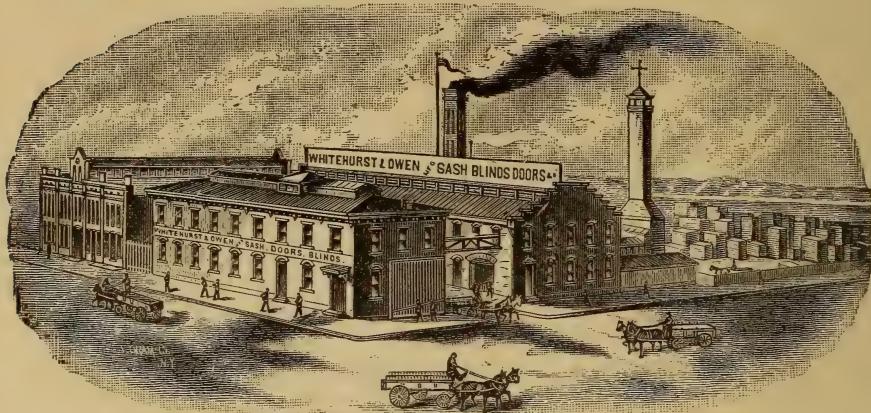
Our Cigarettes are made from the choicest selected Tobaccos, thoroughly cured, and finest French Rice Paper, are rolled by the highest class of skilled labor, and warranted free from flavoring or impurities.

KINNEY TOBACCO COMPANY,

SUCCESSOR TO KINNEY BROS.,

NEW YORK.

★ BUY YOUR ★
**SASH, BLINDS, DOORS, MOULDINGS,
 AND OTHER BUILDING MATERIALS**



FROM
WHITEHURST & OWEN.
Tenth and Byrd Streets, : RICHMOND, VA.

J. T. BROWN & CO.,
 SUMAC, BARK & PLASTER MILLS,
 MANUFACTURERS OF
"The Standard Brand" of Ventilated Virginia Sumac,
No. 2324 MAIN STREET,
Corner 24th. RICHMOND, VA.

CHAS. MILLHISER,
 MANUFACTURER OF
CIGARS AND CHEROOTS,
15 South Thirteenth Street,
 RICHMOND, - - - - - VIRGINIA.

ESTABLISHED IN 1841.

109 BRANCH OFFICES.

THE MERCANTILE AGENCY,
 R. G. DUN & CO.,

1311 E. Main Street,

JAS. E. DIEFFENDERFER, Manager.

RICHMOND, VA.

VULCAN IRON WORKS,

Seventh and Byrd Sts., RICHMOND, VA.,

T. SEDDON BRUCE, Proprietor.

MANUFACTURE IN THE BOLT AND NUT DEPARTMENT, MACHINE SHOPS & FORGE:
Bolts, Nuts, Washers, Bolt Ends, Lag Screws, Boiler and Tank
Rivets, Plow Cuffs, Harrow Teeth, Bridge Rods, Forgings
and various other Iron and Machine Work to order.

IN THE FOUNDRY:

Castings of Varied Description.

IN THE ARCHITECTURAL IRON WORK DEPARTMENT:

Columns, Girders, Cornices, Caps, Verandas, Iron Railings, Newel
Posts, Plain and Ornamental Fencing, Street and Window
Gratings, Patent Area Lights, Iron Work for Jails,
Rods, Bolts and Washers for Roofs.

Estimates Promptly Furnished upon Application.

THOS. C. WILLIAMS & CO.,

MANUFACTURERS OF

Plug and Twist Tobaccos

OF ALL KINDS.

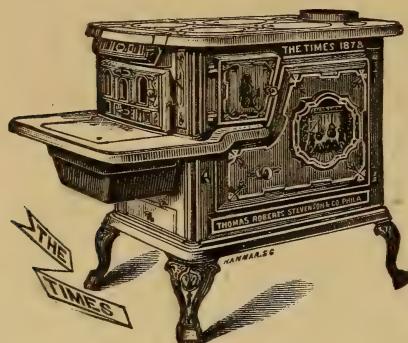
FACTORIES:

Factory No. 1, - - - Foot of 7th St.

" " 2, Cor 6th & Canal Sts.

OFFICE:

Foot of 7th Street, RICHMOND, VA.



STEAM HEATERS,

FLORIDA BOILERS,

HOT AIR FURNACES.

STOVES AND RANGES,

HOUSE FURNISHING GOODS,

REFRIGERATORS, &c.

JOHN BOWERS,

IRON BLOCK, Governor St.,

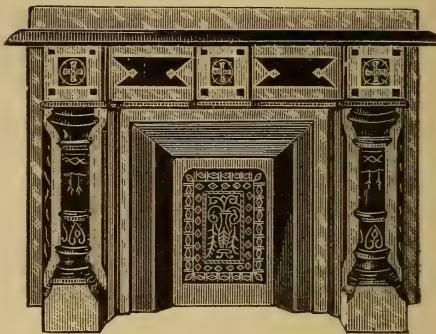
SLATE MANTLES,

GAS & OIL FIXTURES,

Fronts and Grates, Tile and Slate Hearths,

BRASS GOODS, &c.

WATER, GAS AND DRAIN PIPES.



S. P. ARRINGTON,

President.

W. L. ROBINSON,

Superintendent.

EDWARD GRAHAM,

Treas. and Agent.

OLD DOMINION COTTON MILLS,

«RICHMOND, VIRGINIA,»

•———— MANUFACTURERS OF THE •————

Old Dominion, Manchester and Richmond Brands of

SHIRTINGS AND SHEETINGS.

HOWARD SWINEFORD,
General Insurance Agent,
OFFICE—1108 Main Street,
Telephone No. 136. RICHMOND, VA.

THE FOLLOWING FIRST-CLASS COMPANIES ARE REPRESENTED:
THE ROYAL FIRE, of Liverpool.
IMPERIAL FIRE, of London.
NORTHERN FIRE, of London.
LONDON & LANCASHIRE, of Liverpool.
CONNECTICUT FIRE, of Hartford.
THE MUTUAL LIFE, of New York.

ASSETS OVER ONE HUNDRED & FIFTY MILLIONS OF DOLLARS.

The Mutual Life Insurance Co., of New York,
*Is the Largest and Most Successful Corporation for the Insurance of Lives
in the World (Established in 1843).*

DAVENPORT & MORRIS,
WHOLESALE GROCERS
AND IMPORTERS OF
LIVERPOOL SALT,
RIO COFFEE,
CUBA MOLASSES,
FRENCH BRANDY,
ETC., ETC.,
RICHMOND, VA.

INCORPORATED IN 1865.

Virginia State Insurance Company,

OFFICE, 1006 Main Street, RICHMOND.

CASH CAPITAL, - \$200,000**DIRECTORS:**

J. L. BACON, President. THOS. W. McCANCE, Vice-President.
 WM. H. HAXALL. JAMES ALFRED JONES. THOS. ATKINSON. ED. COHEN.

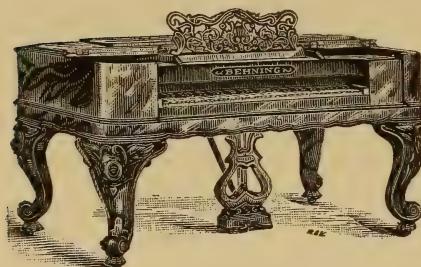
RO. E. RICHARDSON, Secretary. CHAS. K. WILLIS, Ass't Secretary.
 W. G. MAURY, Solicitor.

M.B. RAMOS & CO.

903 Main Street,

RICHMOND, VA.

For the most standard Instruments and the latest styles of Pianos and Organs, and the finest stock of Sheet Music this firm stands at the head.

**PIANOS AND ORGANS**

ON EASY INSTALLMENTS.

Send for Free Catalogue.

MANLY B. RAMOS & CO.,
 903 Main Street,
 RICHMOND, VA.

SKELTON & CABELL,

1001 BANK STREET,

LIFE, FIRE, MARINE & ACCIDENT AGENCY.

Life.—Northwestern Mutual Life Insurance Co.

Fire.—London and Lancashire Fire Insurance Co.

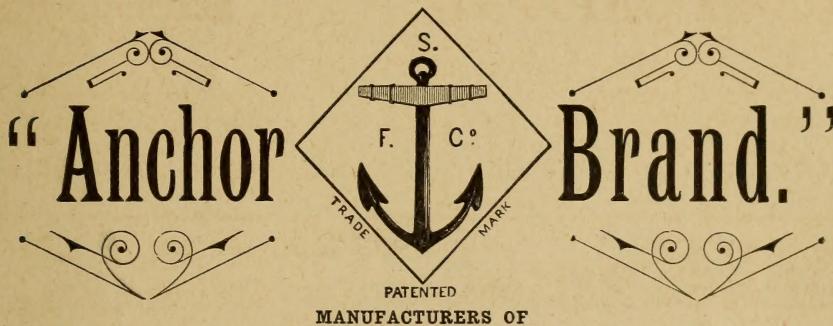
Accident.—U. S. Mutual Accident Association.

—♦— Telephone 399. —♦—

ESTABLISHED 1866.

W. H. PALMER,
President.JOHN OTT,
Secretary.JAMES T. GRAY,
Vice-President.**SOUTHERN FERTILIZING CO.,**

RICHMOND, VIRGINIA.



MANUFACTURERS OF

Standard Fertilizers for all Crops.

Chemical Arrangement and Mechanical Condition Perfect.

OFFICE.—1321 Cary Street. FACTORY.—2001, 2003, 2005 and 2007, Cary Street.
CORRESPONDENCE SOLICITED.**H. W. ROUNTREE & BRO.,**

MANUFACTURERS OF

TRUNKS, VALISES, SATCHELS, &c.,

1300, 1302 and 1304 East Franklin Street,

RICHMOND, VA.

ORDERS SOLICITED.



WRITE FOR PRICES.

RICHMOND, FREDERICKSBURG & POTOMAC RAILROAD,

ONLY DIRECT ALL RAIL LINE

— B E T W E E N —

Richmond and Washington, Baltimore, Philadelphia, New York, Boston and Points
North and East.

THROUGH PULLMAN CARS

— B E T W E E N —

Richmond and New York and Important Points
North and South.

FAST FREIGHT,

— CONNECTING WITH —

PENNSYLVANIA AIR-LINE, STAR, UNION
AND EMPIRE LINES.

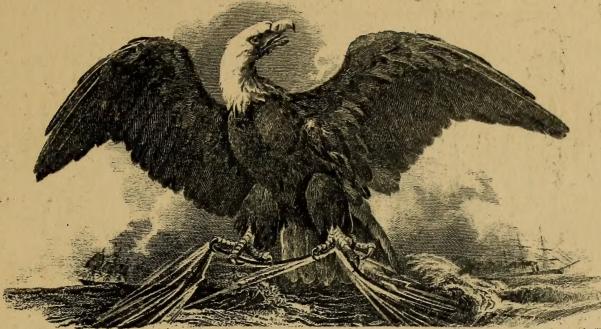
E. T. D. MYERS,

Gen'l Superintendent.

C. A. TAYLOR,

Gen'l Ticket and Freight Agt.

ETLER,
REST.
17 & 219 PINE ST.
ST. LOUIS.



L. J. W. WALL,
V. PREST & SECY.
20 WARREN STREET,
NEW YORK.

AUGUST CAST BANK NOTE & LITHOGRAPHING CO.

STEEL * PLATE

LITHOGRAPHY

SPECIALTY

FINE

WORK

AND

BEST MATERIALS.



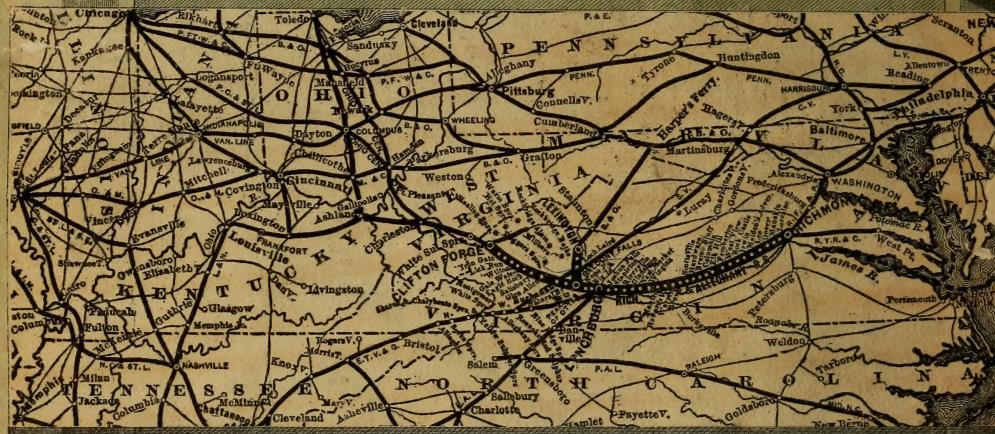
ST. LOUIS
& NEW YORK.
ST. LOUIS

TOURIST ROAD

THROUGH THE JAMES RIVER VALLEY

RICHMOND & LYNCHBURG

Through
Passenger
Freight & Express
Route



FROM
Richmond. Lynchburg. Lexington.
& Roanoke.
& all points

NORTH-EAST-SOUTH & SOUTH-WEST-WEST & NORTH-WEST

ROCK BALLASTED ROADWAY * SCENERY UNSURPASSED.

...COMFORT. SAFETY & SPEED...

SLEEPING CAR BET. RICHMOND & LYNCHBURG

ON ALL NIGHT TRAINS.

FOR FULL

INFORMATION
ADDRESS

Decatur Axtell
RECEIVER & MANAGER

J. R. Macmurdo.
G. F. & P. A.
RICHMOND, VA.